Issue 14

2 Year Fixed Rate Bond

4.75%

Gross PA / AER* Fixed

Harpenden
Building Society

2 Year Fixed Rate Bond (Issue 14)

What is the interest rate?	4.75% Gross PA / AER* fixed. Interest is calculated on a daily basis and added to your account on maturity of the bond.
Can Harpenden Building Society change the interest rate?	The interest rate for this account is fixed, which means it won't change during the 2 year account term.
What would the estimated balance be after 24 months based on a £1,000 deposit?	The estimated balance after 24 months based on a deposit of £1,000 would be £1,095.00. This projection is provided as an example only and doesn't take into account your individual circumstances. We have worked this out assuming a £1,000 deposit is made on account opening.
How do I open and manage my account?	You must be at least 18 years old and a UK resident and may only hold one account of this type. This account can be opened in branch, by post and online. This account can be opened as a joint or sole account. Minimum balance: £1,000 Maximum balance: £1,000,000 Only one payment will be allowed into the account. This must be within 30 days of opening the account. This can be any amount between £1,000 and £1,000,000. Please follow the guidance in our 'Identification Requirements' document available in branch and online. You can manage this account in our branches, by post or online (subject to the terms and conditions of our online services).
Can I withdraw money?	No withdrawals or early access allowed. On maturity, if a new bond is available, we'll offer you the new bond when this one matures. We'll send you in advance the details of the new bond, including its interest rate, and the terms and conditions. The details will also include the term which will always be either the same or shorter than your existing bond. The interest payment frequency will be the same as your existing bond. If no bond is available, we'll offer you an Instant Access savings account. This type of account lets you access your money whenever you wish. We'll send you in advance the details of the account, including the interest rate and terms and conditions. If you want to accept the offer we make to you, you don't need to do anything. We will open the new bond, and transfer the money, plus interest into it on the first working day after your existing bond matures. If you don't want to accept our offer, please let us know before your bond matures and we'll send the money to you on maturity. You can let us know by signing and returning the instruction form we send to you with your maturity letter, by contacting us by secure message through Harpenden Online or by calling us directly.
Additional information	This account has limited availability, and the Society reserves the right to withdraw it without notice at any time. Interest is paid gross without tax deducted. Some savers may be required to pay tax on their savings interest - this should be arranged directly with HMRC through your tax return. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. We will contact you prior to your account maturity and outline your options regarding your Bond account.

*The gross rate (PA) is the rate before deducting tax at the rate applicable to savings income. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.

Scan to open account online