

Issue 2

5 Year Fixed Rate Bond

Fixed until 30.11.2031

4.95%

Gross PA / AER* Fixed



Harpenden
Building Society

5 Year Fixed Rate Bond Account (Issue 2 - 30.11.2031)

What is the interest rate?	4.95% Gross PA/AER* (fixed until 30.11.2031). Interest is calculated daily and paid annually on 31 December, with a final interest payment made on maturity.
Can Harpenden Building Society change the interest rate?	The interest rate for this account is fixed, which means it will remain the same until 30.11.2031.
What would the estimated balance be at the end of the term on 30.11.2031, based on a £1,000 deposit?	The estimated balance on the maturity date of 30 November 2031, based on a deposit of £1,000, would be £1,278.64. This is an estimate based on: • a £1,000 deposit made on 1 November 2026 • no additional deposits • no withdrawals being made • interest being calculated daily and added to the account annually on 31 December, with a final interest payment on maturity This projection is provided as an example only and doesn't take into account your individual circumstances.
How do I open and manage my account?	This account is available to: Customers who are at least 18 years old and a UK resident. Please follow the guidance in our 'Identification Requirements' document available in branch and online. Setting up this account This account can be opened on Harpenden Online via our website, in one of our branches or by post. Can this account be opened as a joint account? Yes, this can be opened as a joint or sole account. Is there a limit to how many accounts of this type I can open? Yes – only one account of this type can be held. Managing this account You can manage this account in our branches, by post or online (subject to the terms and conditions of Harpenden Online). How to put money into your account In Branch or by Post: Deposits can be made by cash (up to £3,000 per day), or cheque. Via Online: The deposit can be made by bank transfer only. Saving limits Minimum opening amount £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 note that you must fund the account with the minimum balance of £1,000 within 30 days of account opening, otherwise your application may be cancelled.
Can I withdraw money?	No withdrawals or early access permitted before 30.11.2031. What happens when my bond matures? This account will mature on 30.11.2031. 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 on 30.11.2031 and outline your options regarding your Bond account. Cancellation rights You can close your account within 14 days of making your opening deposit with us if you change your mind, and we will return your money with any interest it has earned.

*The gross rate (PA) is the rate before deducting tax at the rate applicable to savings income. The annual equivalent rate (AER) illustrates what the interest rate would be if the interest was paid and compounded once each year.

Harpenden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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