

Issue 3

1 Year Fixed Rate Hart Cash ISA

Fixed until 30.11.2027

4.70%

Tax-free PA / AER* Fixed
Only available to those living at
a residential address with an
AL, HP, LU or WD postcode



Harpenden
Building Society



1 Year Fixed Rate Hart Cash ISA (Issue 3 - 30.11.2027)

What is the interest rate?	4.70% Tax-free PA/AER* Fixed until 30.11.2027. Interest is calculated daily and added to your account when the ISA matures on 30 November 2027.	
Can Harpenden Building Society change the interest rate?	The interest rate for this account is fixed, which means it will remain the same until 30.11.2027.	
What would the estimated balance be at the end of the term on 30.11.2027 based on a £1,000 deposit?	The estimated balance on the maturity date of 30 November 2027, based on a deposit of £1,000, would be £1,050.73. These figures are only an estimate, based on: • an opening date of 1st November 2026 • no additional deposits • no withdrawals being made • all interest being added to your account at the end of the term 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, a UK resident for tax purposes and hold a valid National Insurance number. This account is available to new and existing customers, who live at a residential address within an AL, HP, LU or WD postcode upon application to open a Hart 1-year fixed rate ISA account. Please follow the guidance in our 'Identification Requirements' document available in branch and online. Can this account be opened as a joint account? No joint accounts are accepted (as per ISA rules). Is there a limit to how many accounts of this type I can open? Yes – you can only hold one account of this type. Setting up this account This account can only be opened in branch or by post. The account can be viewed but not opened through Harpenden Online. 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: Deposits can be made by bank transfer only. No further deposits after initial payment, except for an ISA transfer in. Instructions for ISA transfer must be received within 30 days of account application. Savings limits Minimum opening amount £1,000. Overall Maximum balance: £250,000 Maximum yearly deposit limit: Current HMRC tax year allowance. If you currently have an existing Harpenden Building Society account it may be possible to transfer your funds, subject to your existing product terms and conditions and the product terms and conditions of this account. Please check with us to see whether this is possible. ISA transfer information If you have an existing cash ISA with the Society, this can be transferred to this account without affecting your annual ISA allowance. We accept full and partial ISA transfers from both previous and current tax years into this account. Once your annual ISA allowance has been reached, no further deposits will be permitted during the tax year, regardless of how much is withdrawn, except for ISA transfers in. Any increases in ISA subscription limits will be applied in each applicable tax year. 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?	Withdrawals are not permitted before 30.11.27. Closure requests before product maturity are subject to a 90-day loss of interest. What happens when my ISA matures? This account will mature on 30.11.2027. On maturity, if a new ISA bond is available, we'll offer you the new ISA bond when this one matures. We'll send you in advance the details of the new ISA 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 ISA bond. The interest payment frequency will be the same as your existing ISA bond. If no ISA bond is available, we'll offer you an Instant Access ISA 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 ISA bond, and transfer the money, plus interest into it on the first working day after your existing ISA bond matures. If you don't want to accept our offer, please let us know before your ISA 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 is tax free – meaning the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice which can change. Tax treatment depends on an individual's personal circumstances. The government is responsible for the favourable tax treatment of ISAs and that may change. Any tax treatment and/or reliefs referred to are those applying under current legislation, which may change, and their availability will depend on your individual circumstances. We will contact you prior to your account maturity on 30.11.2027 and outline your options regarding your Hart Fixed Rate ISA 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 "Tax-free PA" is the annual rate of interest. Cash ISAs are not subject to the deduction of tax on savings income under current legislation.

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. Firm reference number: 157260. The Society reserves the right to withdraw this product without notice at any time.

