SUMMARY BOX

Account name	45 Days' Notice (Issue 1)
What is the interest rate?	4.40% Gross PA/AER*. (This rate will reduce to 4.15% effective from 1st October 2024). Interest is calculated on a daily basis and added to your account annually on 31st December.
Can Harpenden Building Society change the interest rate?	Yes, we have the right to vary the rate of interest. If we decrease the interest rate, we will notify you 45 days in advance of the change. Please refer to Condition 7 of our General Terms and Conditions for Retail Savings Accounts (available in our branches and our website) which sets out the reasons for which we may change the rate and the procedure for doing so.
What would the estimated balance be after 12 months based on a £1,000 deposit?	The estimated balance after 12 months based on an initial deposit of £1,000 at the new 4.15% rate of interest would be £1,041.50. 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 and no further deposits or withdrawals are made throughout the year.
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 is available as a joint account, therefore you can open this account in your name or jointly with one other person. This account can be opened on Harpenden Online via our website www.harpendenbs.co.uk, in one of our branches or by post. Minimum balance: £1,000 Maximum balance: £250,000 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. 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 Harpenden Online). By Branch or Post: Deposits can be made by cash (up to £3,000 per day) and cheque or by bank transfer. By Online: Deposits can be made by bank transfer only. 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.
Can I withdraw money?	Yes, withdrawals and closure of the account require 45 days' notice, which can be provided via our Notice Account Withdrawal Form in branch or via post (in both cases you will be required to provide your account passbook). Withdrawal instructions can also be made by using our online services. You will not be permitted to reduce the balance in your account to less than the minimum balance, unless you are closing the account. Withdrawals can be made by cash (up to £500 per day) and cheque, in our branches and by post, or via faster payment (up to £100,000, or above that amount via CHAPS).
Additional Information	The Society reserves the right to withdraw this product 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.

Scan to open account online