

1 Year Fixed Rate Bond

Issue 4

Gross PA / AER*

5.11%

fixed

Leave your money
with us and make it
work for you.

We  our community

HARPENDEN
BUILDING SOCIETY



SUMMARY BOX

Account name	1 Year Fixed Rate Bond (Issue 4)
What is the interest rate?	5.11% Gross PA / AER* 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 1 year account term.
What would the estimated balance be after 12 months based on a £1,000 deposit?	The estimated balance after 12 months based on a deposit of £1,000 would be £1,051.10 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. 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, the full amount in your account including interest accrued will be transferred into an Instant Access account with a variable interest rate, unless you provide separate instructions prior to the maturity date.
Additional Information	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. The Society reserves the right to withdraw this product without notice at any time. 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.

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.



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