

For more information on our closed products visit
harpendenbs.co.uk/savings/closed-accounts

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harpendenbs.co.uk

HARPENDEN
BUILDING SOCIETY

Harpenden Building Society is authorised for investments by Trustees and 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.

HARPENDEN
BUILDING SOCIETY

Our Investment Rates

We  our
community














harpendenbs.co.uk

For more information on each product,
please speak to a member of our team who
can help you further. You can also view
more details on our website.



Our Investment Rates

Rates effective from 30th January 2025

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% ^(GROSS)	AVAILABILITY
Online 60 Days' Notice (Issue 3) <ul style="list-style-type: none"> Only available to open and manage online 60 days' notice is required for any withdrawal from your account 	£1,000 - £250,000	4.31%	4.31%	 Online only
Online Single Access (Issue 1) <ul style="list-style-type: none"> Only available to open and manage online 4.31% Gross PA/AER variable if 1 or less withdrawals are made per calendar year 1.60% Gross PA/AER variable if 2 or more withdrawals are made per calendar year Only available to open and manage online 	£100 - £250,000	4.31% / 1.60%	4.31% / 1.60%	 Online only
Online Single Access ISA (Issue 1) <ul style="list-style-type: none"> Maximum investment limit for the tax year 4.31% Gross PA/AER variable if 1 or less withdrawals are made per calendar year 1.60% Gross PA/AER variable if 2 or more withdrawals are made per calendar year Only available to open and manage online 	£1 - £250,000	4.31% / 1.60%	4.31% / 1.60%	 Online only
Online Instant Access (Issue 3) <ul style="list-style-type: none"> Only available to open and manage online A customer must be at least 18 years old and a UK resident 	£100 - £250,000	4.11%	4.11%	 Online only
Online ISA Account (Issue 4) <ul style="list-style-type: none"> Only available to open and manage online A customer must be at least 18 years old and a UK resident Maximum investment limit for the tax year 	£1 - £250,000	4.11%	4.11%	 Online only
45 Days' Notice ISA Account (Issue 1) <ul style="list-style-type: none"> Maximum investment limit for the tax year 45 days' notice is required for any withdrawal from your account 	£1,000 - £250,000	4.05%	4.05%	 Online, in branch & by post
2 Year Fixed Rate Bond (Issue 9) <ul style="list-style-type: none"> Interest is calculated on a daily basis and added to your account on maturity of the bond You must be at least 18 years old and a UK resident and may only hold one account of this type No withdrawals or early access allowed 	£1,000 - £1,000,000	4.01%	4.01%	 Online, in branch & by post
45 Days' Notice (Issue 1) <ul style="list-style-type: none"> 45 days' notice is required for any withdrawal from your account A customer must be at least 18 years old and a UK resident and may only hold one account of this type 	£1,000 - £250,000	3.90%	3.90%	 Online, in branch & by post
Young Savers <ul style="list-style-type: none"> Children's instant access account From birth to 18 years of age 	£1 - £50,000	3.65%	3.65%	 In branch or by post
Triple Access Saver <ul style="list-style-type: none"> 3.65% Gross PA/AER variable if 3 or less withdrawals are made per calendar year 1.60% Gross PA/AER variable if 4 or more withdrawals are made per calendar year Variable rate of interest paid annually 	£100 - £250,000	3.65% / 1.60%	3.65% / 1.60%	 Online, in branch & by post
Triple Access Cash ISA Account <ul style="list-style-type: none"> 3.50% Gross PA/AER variable if 3 or less withdrawals are made per calendar year 1.60% Gross PA/AER variable if 4 or more withdrawals are made per calendar year Variable rate of interest paid annually Maximum investment limit for the tax year 	£1 - £250,000	3.50% / 1.60%	3.50% / 1.60%	 Online, in branch & by post
Cash ISA (Issue 2) <ul style="list-style-type: none"> Instant access cash individual savings account Maximum investment limit for the tax year 	£1+	2.00%	2.00%	 Online, in branch & by post
Instant Access (Issue 2) <ul style="list-style-type: none"> Instant access to your account A customer must be at least 18 years old and a UK resident 	£100 - £250,000	2.00%	2.00%	 Online, in branch & by post

Notes: This interest rate information should be read in conjunction with the full product information and General Terms and Conditions for Retail Savings Accounts. ⁽¹⁾AER stands for annual equivalent rate and illustrates what the rate would be if interest was paid and compounded once a year.

Your tax treatment will depend on your individual circumstances and may be subject to change in the future. The rate of interest payable on variable rate accounts may be subject to change in the future. Leaflets and application forms are available in branch. Products and/or rates can be amended or withdrawn at any time. Online savings accounts are subject to availability.