

For more information on our closed products visit  
[harpendenbs.co.uk/savings/closed-accounts](http://harpendenbs.co.uk/savings/closed-accounts)

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**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](http://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 13th January 2025

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