

# 1 Year Fixed Rate ISA Loyalty Bond

(Available for existing  
members only)

Issue 1

Tax-free PA% / AER%\*

# 4.20%

fixed

For our loyal members -  
leave your money with us  
and make it work for you.

We  our community

**HARPENDEN**  
BUILDING SOCIETY



## SUMMARY BOX

|   |  |
|---|--|
| <b>Account name</b>   | 1 Year Fixed Rate ISA Loyalty Bond (Issue 1)   |
| <b>What is the interest rate?</b>   | 4.2% Tax-free PA / AER* Interest is calculated daily and added to your account on maturity of the bond.  |
| <b>Can Harpenden Building Society change the interest rate?</b>                       | The interest rate for this account is fixed, which means it won't change during the 1 year account term.   |
| <b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b> | The estimated balance after 12 months based on a deposit of £1,000 would be £1,042.00. This projection is provided as an example only and doesn't take into account your individual circumstances.<br>We have worked this out assuming a £1,000 deposit is made on account opening.  |
| <b>How do I open and manage my account?</b>   | <p>This account is only available to existing members of Harpenden Building Society. You must be at least 18 years old and a UK resident and hold a valid National Insurance number to open a Cash ISA.</p> <p>This account can be opened on Harpenden Online via our website, in one of our branches or by post.</p> <p>Minimum balance: £1,000 Maximum balance: £250,000</p> <p>Maximum yearly deposit limit: Current HMRC tax year allowance If you have an existing cash ISA with the Society, this can be transferred to this account without affecting your annual ISA allowance.</p> <p>We accept full and partial ISA transfers from both previous and current tax years into this account. 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 £1000 within 30 days of account opening, otherwise your application may be cancelled.</p> <p>Please follow the guidance in our 'Identification Requirements' document available in branch and <a href="#">online</a>. You can manage this account in our branches, by post or online (subject to the <a href="#">terms and conditions of our online services</a>).</p> <p>No further deposits after initial payment, except for an ISA transfer in.</p> <p>Instructions for ISA transfer must be received within 30 days of account application.<br/>By Online: Deposits can be made by bank transfer only.</p> |
| <b>Can I withdraw money?</b>  | <p>No withdrawals or early access allowed.</p> <p>On maturity, the full amount in your account including interest accrued will be transferred into an Instant Access ISA account with a variable interest rate, unless you provide separate instructions prior to the maturity date.</p>   |
| <b>Additional Information</b>   | <p>This account has limited availability, and the Society reserves the right to withdraw it without notice at any time.</p> <p>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.</p> <p>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.</p> <p>We will contact you prior to your account maturity and outline your options regarding your Bond account.</p>  |

\*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.