

INTEREST RATES for Savers with effect from 25 February 2021

VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
EASY ACCESS ACCOUNTS			CHILDREN'S ACCOUNTS			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
PLAIN SAILING EASY ACCESS (previously High Rise) (including monthly income)			STARTER 4 TEN CHILDREN'S SAVER (all Issues)			BUSINESS 90 DEPOSIT		
£50,000	0.15%	0.15%	£1,000	1.80%	1.80%	£25,000	0.40%	0.40%
£25,000	0.10%	0.10%	£10	1.55%	1.55%	BUSINESS 30 DEPOSIT (all Issues)		
£25	0.05%	0.05%				£25,000	0.20%	0.20%
PREMIUM SAVER EASY ACCESS (all Issues)			SAVINGS BONDS			CHARITY ACCUMULATOR EASY ACCESS ACCOUNT		
£500	0.20%	0.20%	Please ask in a branch or see our website at hrbs.co.uk for details of currently available Fixed Rate Bonds.			£500		
With monthly income						£500		
£5,000	0.20%	0.20%				0.15%		
AFFINITY ACCOUNTS						CHARITY ACCUMULATOR 90 DAY NOTICE ACCOUNT		
HOSPICE AFFINITY SAVINGS						£1,000		
Each year, on 1 December, 1% of the average balances held in the account during the previous year will be donated to three local hospices in Leicestershire and Warwickshire.						0.50%		
£500	0.15%	0.15%				0.50%		
						SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
						With monthly income only		
						£25,000		
						0.10%		
						TREASURER'S DEPOSIT		
						Interest rates are the same as for our Plain Sailing Easy Access Account.		

VARIABLE RATE ACCOUNTS NO LONGER MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
EASY ACCESS ACCOUNTS			NOTICE ACCOUNTS			TAX FREE SAVINGS***		
PANTHER EASY ACCESS (including monthly income)			RAINY DAY 60 DAY NOTICE (all Issues)			120 DAY NOTICE CASH ISA (all Issues)		
£2,500	0.15%	0.15%	£2,500	0.40%	0.40%	£500	0.50%	0.50%
			With monthly income					
LOYAL SAVER EASY ACCESS			RAINY DAY 90 DAY NOTICE (all Issues)			7 DAY NOTICE CASH ISA		
£500	0.10%	0.10%	£5,000	0.40%	0.40%	£500	0.35%	0.35%
EAGLE EASY ACCESS (including monthly income)			RAINY DAY 120 DAY NOTICE (all Issues)			90 DAY NOTICE CASH ISA		
£25	0.15%	0.15%	£2,500	0.50%	0.50%	£500	0.45%	0.45%
			With monthly income					
REGULAR SAVINGS PLUS			TRACKER SAVINGS BOND (Issues 4-7)			CASH ISA		
£25	0.10%	0.10%	£5,000	0.50%	0.50%	£500	0.25%	0.25%
NEST EGG SAVINGS			Interest rate guaranteed at 0.15% above the Bank of England Base Rate until 30th September 2021.			CASH ISA (previously TESSA ONLY ISA)		
£500	0.10%	0.10%	£2,500	0.60%	0.60%	£500	0.25%	0.25%
ANNIVERSARY LOYALTY BOND			With monthly income			VARIABLE RATE CASH ISA		
£500	0.10%	0.10%	£5,000	0.60%	0.60%	£5,100	0.25%	0.25%
EVERYDAY SAVINGS (previously Flying Start)			TRACKER SAVINGS BOND (Issue 3)			DEPOSIT ACCOUNTS		
£1	0.25%	0.25%	£2,500	0.10%	0.10%	CORPORATE DEPOSIT		
			PANTHER+ 7 DAY NOTICE (including monthly income)			Interest rates are the same as for our Plain Sailing Easy Access Account (see above). No monthly interest option available.		
			£2,500					
			0.15%					
			0.15%					
			POSTAL ACCOUNTS			OTHER ISSUES		
			90 DAY NOTICE POSTAL			EASY ACCESS BANK BASE RATE TRACKER		
			£2,500			£5,000		
			0.50%			0.10%		
			0.50%			EASY ACCESS STARTER		
			30 DAY NOTICE POSTAL (all Issues)			£10		
			£2,500			0.25%		
			0.30%			0.25%		
			POST HASTE EASY ACCESS					
			£1,000					
			0.15%					

NOTES Future interest rate changes will be displayed in all our offices. With the exception of fixed rate and tracker accounts, interest rate changes will also be either advertised in two daily newspapers or customers will receive personal notification. If you are a basic taxpayer, since 6 April 2016 you have had a £1,000 Personal Savings Allowance (£500 if you are a Higher Rate taxpayer). This means most people no longer pay tax on their savings income. If you have savings income over your Personal Savings Allowance, you are responsible for making sure you are paying the correct tax directly to HM Revenue & Customs.

***Gross Rate** the contractual rate of interest to be paid on a savings account without any deduction being made in respect of personal Income Tax liability.

****AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year (or monthly as the case may be).

*****Tax Free Savings** Contractual rate of interest payable when the interest is exempt from tax.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

The Society's registration number is 206043.