

INTEREST RATES for Savers with effect from 22 November 2021

VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
NOTICE ACCOUNTS			AFFINITY ACCOUNTS			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
TRACKER 60 DAY NOTICE			HOSPICE AFFINITY SAVINGS			BUSINESS 90 DEPOSIT		
Interest rate tracks the Bank of England Base Rate, plus 0.15%. This guarantee will be reviewed annually, with any changes applied 1 November.			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.			£25,000 0.40% 0.40%		
£2,500	0.25%	0.25%	£500	0.15%	0.15%	BUSINESS 30 DEPOSIT (all Issues)		
EASY ACCESS ACCOUNTS			CHILDREN'S ACCOUNTS			CHARITY ACCUMULATOR EASY ACCESS ACCOUNT		
PLAIN SAILING EASY ACCESS			STARTER 4 TEN CHILDREN'S SAVER (all Issues)			CHARITY ACCUMULATOR 90 DAY NOTICE ACCOUNT		
(previously High Rise) (including monthly income)			£1,000 1.80% 1.80%			£500 0.15% 0.15%		
£50,000	0.15%	0.15%	£10	1.55%	1.55%	TREASURER'S DEPOSIT		
£25,000	0.10%	0.10%	SAVINGS BONDS			Interest rates are the same as for our Plain Sailing Easy Access Account.		
£25	0.05%	0.05%	Please ask in a branch or see our website at hrbs.co.uk for details of currently available Fixed Rate Bonds.					

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***		
PREMIUM SAVER EASY ACCESS (all Issues)			RAINY DAY 60 DAY NOTICE (all Issues)			120 DAY NOTICE CASH ISA (all Issues)		
£500	0.20%	0.20%	£2,500	0.40%	0.40%	£500	0.50%	0.50%
With monthly income			With monthly income			7 DAY NOTICE CASH ISA		
£5,000	0.20%	0.20%	£5,000	0.40%	0.40%	£500	0.35%	0.35%
PANTHER EASY ACCESS			RAINY DAY 90 DAY NOTICE (all Issues)			90 DAY NOTICE CASH ISA		
(including monthly income)			£2,500	0.50%	0.50%	CASH ISA		
£2,500	0.15%	0.15%	With monthly income			£500 0.25% 0.25%		
LOYAL SAVER EASY ACCESS			£5,000	0.50%	0.50%	CASH ISA (previously TESSA ONLY ISA)		
£500	0.10%	0.10%	RAINY DAY 120 DAY NOTICE (all Issues)			£500 0.25% 0.25%		
EAGLE EASY ACCESS (including monthly income)			£2,500	0.60%	0.60%	VARIABLE RATE CASH ISA		
£25	0.15%	0.15%	With monthly income			£5,100 0.25% 0.25%		
REGULAR SAVINGS PLUS			TRACKER SAVINGS BOND (Issues 4-7)			DEPOSIT ACCOUNTS		
£25	0.10%	0.10%	Interest rate guaranteed at 0.15% above the Bank of England Base Rate until 31 December 2021.			SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
NEST EGG SAVINGS			£2,500	0.25%	0.25%	With monthly income only		
£500	0.10%	0.10%	TRACKER SAVINGS BOND (Issue 3)			£25,000 0.10% 0.10%		
ANNIVERSARY LOYALTY BOND			£2,500	0.10%	0.10%	CORPORATE DEPOSIT		
£500	0.10%	0.10%	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.		
EVERYDAY SAVINGS (previously Flying Start)			£2,500	0.15%	0.15%	OTHER ISSUES		
£1	0.25%	0.25%	POSTAL ACCOUNTS			EASY ACCESS BANK BASE RATE TRACKER		
			90 DAY NOTICE POSTAL			£5,000 0.10% 0.10%		
			£2,500	0.50%	0.50%	EASY ACCESS STARTER		
			30 DAY NOTICE POSTAL (all Issues)			£10 0.25% 0.25%		
			£2,500	0.30%	0.30%			
			POST HASTE EASY ACCESS					
			£1,000	0.15%	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.