

## INTEREST RATES for Savers with effect from 1 January 2022

### VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
<b>NOTICE ACCOUNTS</b>			<b>AFFINITY ACCOUNTS</b>			<b>DEPOSIT ACCOUNTS FOR ORGANISATIONS</b>		
<b>TRACKER 60 DAY NOTICE</b>			<b>HOSPICE AFFINITY SAVINGS</b>			<b>BUSINESS 90 DEPOSIT</b>		
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%	<b>BUSINESS 30 DEPOSIT (all Issues)</b>		
<b>EASY ACCESS ACCOUNTS</b>			<b>CHILDREN'S ACCOUNTS</b>			<b>CHARITY ACCUMULATOR EASY ACCESS ACCOUNT</b>		
<b>PLAIN SAILING EASY ACCESS</b>			<b>STARTER 4 TEN CHILDREN'S SAVER (all Issues)</b>			<b>CHARITY ACCUMULATOR 90 DAY NOTICE ACCOUNT</b>		
(previously High Rise) (including monthly income)			£1,000 1.80% 1.80%			£1,000 0.50% 0.50%		
£50,000	0.15%	0.15%	£10	1.55%	1.55%	<b>TREASURER'S DEPOSIT</b>		
£25,000	0.10%	0.10%	<b>SAVINGS BONDS</b>			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 <a href="http://hrbs.co.uk">hrbs.co.uk</a> 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**
<b>EASY ACCESS ACCOUNTS</b>			<b>NOTICE ACCOUNTS</b>			<b>TAX FREE SAVINGS***</b>		
<b>PREMIUM SAVER EASY ACCESS (all Issues)</b>			<b>RAINY DAY 60 DAY NOTICE (all Issues)</b>			<b>120 DAY NOTICE CASH ISA (all Issues)</b>		
£500	0.20%	0.20%	£2,500	0.40%	0.40%	£500 0.50% 0.50%		
With monthly income			With monthly income			<b>7 DAY NOTICE CASH ISA</b>		
£5,000	0.20%	0.20%	£5,000	0.40%	0.40%	£500 0.35% 0.35%		
<b>PANTHER EASY ACCESS</b>			<b>RAINY DAY 90 DAY NOTICE (all Issues)</b>			<b>90 DAY NOTICE CASH ISA</b>		
(including monthly income)			£2,500 0.50% 0.50%			£500 0.45% 0.45%		
£2,500	0.15%	0.15%	With monthly income			<b>CASH ISA</b>		
<b>LOYAL SAVER EASY ACCESS</b>			£5,000	0.50%	0.50%	£500 0.25% 0.25%		
£500	0.10%	0.10%	<b>RAINY DAY 120 DAY NOTICE (all Issues)</b>			<b>CASH ISA (previously TESSA ONLY ISA)</b>		
<b>EAGLE EASY ACCESS (including monthly income)</b>			£2,500	0.60%	0.60%	£500 0.25% 0.25%		
£25	0.15%	0.15%	With monthly income			<b>VARIABLE RATE CASH ISA</b>		
<b>REGULAR SAVINGS PLUS</b>			£5,000	0.60%	0.60%	£5,100 0.25% 0.25%		
£25	0.10%	0.10%	<b>TRACKER SAVINGS BOND (all Issues)</b>			<b>DEPOSIT ACCOUNTS</b>		
<b>NEST EGG SAVINGS</b>			£2,500	0.10%	0.10%	<b>SOLICITORS UNDESIGNATED CLIENT ACCOUNT</b>		
£500	0.10%	0.10%	<b>PANTHER+ 7 DAY NOTICE</b>			With monthly income only		
<b>ANNIVERSARY LOYALTY BOND</b>			£2,500	0.15%	0.15%	£25,000 0.10% 0.10%		
£500	0.10%	0.10%	<b>POSTAL ACCOUNTS</b>			<b>CORPORATE DEPOSIT</b>		
<b>EVERYDAY SAVINGS (previously Flying Start)</b>			<b>90 DAY NOTICE POSTAL</b>			Interest rates are the same as for our Plain Sailing Easy Access Account (see above). No monthly interest option available.		
£1	0.25%	0.25%	£2,500	0.50%	0.50%	<b>OTHER ISSUES</b>		
			<b>30 DAY NOTICE POSTAL (all Issues)</b>			<b>EASY ACCESS BANK BASE RATE TRACKER</b>		
			£2,500	0.30%	0.30%	£5,000 0.10% 0.10%		
			<b>POST HASTE EASY ACCESS</b>			<b>EASY ACCESS STARTER</b>		
			£1,000	0.15%	0.15%	£10 0.25% 0.25%		

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.