

INTEREST RATES for Savers with effect from 2 December 2022

VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
NOTICE ACCOUNTS			EASY ACCESS ACCOUNTS			TAX FREE SAVINGS***		
RAINY DAY 60 DAY NOTICE (all Issues)			PLAIN SAILING EASY ACCESS (previously High Rise) (including monthly income which requires a minimum balance of £5,000)			90 DAY NOTICE CASH ISA		
£2,500	2.55%	2.55%	£25	0.95%	0.95%	£500	2.70%	2.70%
With monthly income								
£5,000	2.52%	2.55%				DEPOSIT ACCOUNTS FOR ORGANISATIONS		
RAINY DAY 90 DAY NOTICE (all Issues)			AFFINITY ACCOUNTS			BUSINESS 90 DEPOSIT		
£2,500	2.80%	2.80%	HOSPICE AFFINITY SAVINGS			£25,000 2.35% 2.35%		
With monthly income			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.			BUSINESS 30 DEPOSIT (all Issues)		
£5,000	2.76%	2.80%	£500 0.90% 0.90%			£25,000 1.55% 1.55%		
RAINY DAY 120 DAY NOTICE (all Issues)			CHILDREN'S ACCOUNTS			CHARITY ACCUMULATOR EASY ACCESS		
£2,500	3.20%	3.20%	STARTER 4 TEN CHILDREN'S SAVER (all Issues)			£500 1.15% 1.15%		
With monthly income			£10 2.95% 2.95%			CHARITY ACCUMULATOR 90 DAY NOTICE		
£5,000	3.15%	3.20%				£1,000 2.55% 2.55%		
REGULAR SAVER ACCOUNTS						TREASURER'S DEPOSIT		
REGULAR SAVER 30 DAY NOTICE						Interest rates are the same as for our Plain Sailing Easy Access Account.		
£10	4.25%	4.25%						
			FIXED RATE ACCOUNTS					
			Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.					

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)			TRACKER 60 DAY NOTICE			120 DAY NOTICE CASH ISA (all Issues)		
£500	1.60%	1.60%	£2,500	3.00%	3.00%	£500	2.75%	2.75%
With monthly income only			TRACKER SAVINGS BOND (all Issues)			7 DAY NOTICE CASH ISA		
£5,000	1.59%	1.60%	£2,500	3.00%	3.00%	£500	1.35%	1.35%
PANTHER EASY ACCESS (including monthly income which requires a minimum balance of £5,000)			PANTHER+ 7 DAY NOTICE (including monthly income which requires a minimum balance of £5,000)			CASH ISA		
£2,500	0.95%	0.95%	£2,500	0.95%	0.95%	£500 0.95% 0.95%		
LOYAL SAVER EASY ACCESS (including monthly income which requires a minimum balance of £5,000)			POSTAL ACCOUNTS			CASH ISA (previously TESSA ONLY ISA)		
£500	0.95%	0.95%	90 DAY NOTICE POSTAL			£500 0.95% 0.95%		
EAGLE EASY ACCESS (including monthly income which requires a minimum balance of £5,000)			£2,500 2.80% 2.80%			VARIABLE RATE CASH ISA		
£25	0.95%	0.95%	30 DAY NOTICE POSTAL (all Issues)			£5,100 0.95% 0.95%		
REGULAR SAVINGS PLUS			£2,500 1.60% 1.60%			DEPOSIT ACCOUNTS		
£25	3.00%	3.00%	POST HASTE EASY ACCESS			SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
NEST EGG SAVINGS			£1,000 0.95% 0.95%			With monthly income only		
£500	0.95%	0.95%				£25,000 0.60% 0.60%		
ANNIVERSARY LOYALTY BOND						CORPORATE DEPOSIT		
£500	3.00%	3.00%				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)						OTHER ISSUES		
£1	1.60%	1.60%				EASY ACCESS BANK BASE RATE TRACKER		
						Interest tracks 0.50% below the Bank of England Base Rate.		
						£5,000 2.50% 2.50%		
						EASY ACCESS STARTER		
						£10 1.60% 1.60%		

NOTES Current interest rates are displayed in our offices and on the Society's website. If you are a basic rate 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.