

INTEREST RATES for Savers with effect from 13 January 2023

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)			90 DAY NOTICE CASH ISA		
£2,500	2.85%	2.85%	£25	1.45%	1.45%	£500	2.95%	2.95%
With monthly income			With monthly income			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
£5,000	2.81%	2.85%	£5,000	1.44%	1.45%	BUSINESS 90 DEPOSIT		
RAINY DAY 90 DAY NOTICE (all Issues)			AFFINITY ACCOUNTS			£25,000 2.65% 2.65%		
£2,500	3.10%	3.10%	HOSPICE AFFINITY SAVINGS			BUSINESS 30 DEPOSIT (all Issues)		
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.			£25,000 1.85% 1.85%		
£5,000	3.06%	3.10%	£500 1.40% 1.40%			CHARITY ACCUMULATOR EASY ACCESS		
RAINY DAY 120 DAY NOTICE (all Issues)			CHILDREN'S ACCOUNTS			£500 1.65% 1.65%		
£2,500	3.60%	3.60%	STARTER 4 TEN CHILDREN'S SAVER (all Issues)			CHARITY ACCUMULATOR 90 DAY NOTICE		
With monthly income			£10 3.45% 3.45%			£1,000 2.85% 2.85%		
£5,000	3.54%	3.60%	FIXED RATE ACCOUNTS			TREASURER'S DEPOSIT		
REGULAR SAVER ACCOUNTS			Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.			Interest rates are the same as for our Plain Sailing Easy Access Account.		
REGULAR SAVER 30 DAY NOTICE								
£10	4.75%	4.75%						

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	2.10%	2.10%	£2,500	3.50%	3.50%	£500	3.00%	3.00%
With monthly income			TRACKER SAVINGS BOND (all Issues)			7 DAY NOTICE CASH ISA		
£5,000	2.08%	2.10%	£2,500	3.50%	3.50%	£500	1.65%	1.65%
PANTHER EASY ACCESS			PANTHER+ 7 DAY NOTICE			CASH ISA		
£2,500	1.45%	1.45%	£2,500	1.45%	1.45%	£500	1.05%	1.05%
With monthly income			With monthly income			CASH ISA (previously TESSA ONLY ISA)		
£5,000	1.44%	1.45%	£5,000	1.44%	1.45%	£500	1.05%	1.05%
LOYAL SAVER EASY ACCESS			POSTAL ACCOUNTS			VARIABLE RATE CASH ISA		
£500	1.45%	1.45%	90 DAY NOTICE POSTAL			£5,100 1.05% 1.05%		
With monthly income			£2,500	3.10%	3.10%	DEPOSIT ACCOUNTS		
£5,000	1.44%	1.45%	30 DAY NOTICE POSTAL (all Issues)			SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
EAGLE EASY ACCESS			£2,500	1.80%	1.80%	With monthly income only		
£25	1.45%	1.45%	POST HASTE EASY ACCESS			£25,000 1.09% 1.10%		
With monthly income			£1,000	1.45%	1.45%	CORPORATE DEPOSIT		
£5,000	1.44%	1.45%	Interest rates are the same as for our Plain Sailing Easy Access Account (see above). No monthly interest option available.					
REGULAR SAVINGS PLUS								
£25	3.50%	3.50%						
NEST EGG SAVINGS								
£500	1.45%	1.45%						
ANNIVERSARY LOYALTY BOND								
£500	3.50%	3.50%						
EVERYDAY SAVINGS (previously Flying Start)								
£1	2.10%	2.10%						
						OTHER ISSUES		
						EASY ACCESS BANK BASE RATE TRACKER		
						Interest tracks 0.50% below the Bank of England Base Rate.		
						£5,000 3.00% 3.00%		
						EASY ACCESS STARTER		
						£10 2.10% 2.10%		

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.