

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

### VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
<b>NOTICE ACCOUNTS</b>			<b>EASY ACCESS ACCOUNTS</b>			<b>DEPOSIT ACCOUNTS FOR ORGANISATIONS</b>		
<b>RAINY DAY 60 DAY NOTICE (all Issues)</b>			<b>PLAIN SAILING EASY ACCESS</b> (previously High Rise) (including monthly income which requires a minimum balance of £5,000)			<b>BUSINESS 90 DEPOSIT</b>		
£2,500	1.95%	1.95%	£25	0.60%	0.60%	£25,000	1.70%	1.70%
With monthly income						<b>BUSINESS 30 DEPOSIT (all Issues)</b>		
£5,000	1.93%	1.95%				£25,000	1.10%	1.10%
<b>RAINY DAY 90 DAY NOTICE (all Issues)</b>			<b>AFFINITY ACCOUNTS</b>			<b>CHARITY ACCUMULATOR EASY ACCESS</b>		
£2,500	2.15%	2.15%	<b>HOSPICE AFFINITY SAVINGS</b>			£500 0.80% 0.80%		
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.			<b>CHARITY ACCUMULATOR 90 DAY NOTICE</b>		
£5,000	2.13%	2.15%	£500 0.55% 0.55%			£1,000 1.90% 1.90%		
<b>RAINY DAY 120 DAY NOTICE (all Issues)</b>			<b>CHILDREN'S ACCOUNTS</b>			<b>TREASURER'S DEPOSIT</b>		
£2,500	2.55%	2.55%	<b>STARTER 4 TEN CHILDREN'S SAVER (all Issues)</b>			Interest rates are the same as for our Plain Sailing Easy Access Account.		
With monthly income			£10 2.30% 2.30%					
£5,000	2.52%	2.55%						
<b>REGULAR SAVER ACCOUNTS</b>								
<b>REGULAR SAVER 30 DAY NOTICE</b>								
£10	3.50%	3.50%						

Please ask in branch or see our website at [hrbs.co.uk](https://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**
<b>EASY ACCESS ACCOUNTS</b>			<b>NOTICE ACCOUNTS</b>			<b>TAX FREE SAVINGS***</b>		
<b>PREMIUM SAVER EASY ACCESS (all Issues)</b> (including monthly income which requires a minimum balance of £5,000)			<b>TRACKER 60 DAY NOTICE</b>			<b>120 DAY NOTICE CASH ISA (all Issues)</b>		
£500	0.95%	0.95%	£2,500	2.25%	2.25%	£500	2.10%	2.10%
<b>PANTHER EASY ACCESS</b> (including monthly income which requires a minimum balance of £5,000)			<b>TRACKER SAVINGS BOND (all Issues)</b>			<b>90 DAY NOTICE CASH ISA</b>		
£2,500	0.60%	0.60%	£2,500	2.25%	2.25%	£500	2.05%	2.05%
<b>LOYAL SAVER EASY ACCESS</b> (including monthly income which requires a minimum balance of £5,000)			<b>PANTHER+ 7 DAY NOTICE</b> (including monthly income which requires a minimum balance of £5,000)			<b>7 DAY NOTICE CASH ISA</b>		
£500	0.60%	0.60%	£2,500	0.60%	0.60%	£500	0.90%	0.90%
<b>EAGLE EASY ACCESS</b> (including monthly income which requires a minimum balance of £5,000)			<b>POSTAL ACCOUNTS</b>			<b>CASH ISA</b>		
£25	0.60%	0.60%	<b>POSTAL ACCOUNTS</b>			£500 0.60% 0.60%		
<b>REGULAR SAVINGS PLUS</b>			<b>90 DAY NOTICE POSTAL</b>			<b>CASH ISA (previously TESSA ONLY ISA)</b>		
£25	2.25%	2.25%	£2,500	2.15%	2.15%	£500	0.60%	0.60%
<b>NEST EGG SAVINGS</b>			<b>30 DAY NOTICE POSTAL (all Issues)</b>			<b>VARIABLE RATE CASH ISA</b>		
£500	0.60%	0.60%	£2,500	1.15%	1.15%	£5,100	0.60%	0.60%
<b>ANNIVERSARY LOYALTY BOND</b>			<b>POST HASTE EASY ACCESS</b>			<b>DEPOSIT ACCOUNTS</b>		
£500	2.25%	2.25%	£1,000	0.60%	0.60%	<b>SOLICITORS UNDESIGNATED CLIENT ACCOUNT</b>		
<b>EVERYDAY SAVINGS (previously Flying Start)</b>						With monthly income only		
£1	0.95%	0.95%				£25,000 0.40% 0.40%		
						<b>CORPORATE DEPOSIT</b>		
						Interest rates are the same as for our Plain Sailing Easy Access Account (see above). No monthly interest option available.		
						<b>OTHER ISSUES</b>		
						<b>EASY ACCESS BANK BASE RATE TRACKER</b>		
						Interest tracks 0.50% below the Bank of England Base Rate.		
						£5,000 1.75% 1.75%		
						<b>EASY ACCESS STARTER</b>		
						£10 0.95% 0.95%		

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.