

FUTURE INTEREST RATES for Savers

effective from 3 July 2023

VARIABLE RATE ACCOUNTS CURRENTLY MARKED

Minimum Investment	Gross*	AER**
NOTICE ACCOUNTS		
RAINY DAY 60 DAY NOTICE (all issues)		
£2,500	3.10%	3.10%
With monthly income		
£5,000	3.06%	3.10%
RAINY DAY 90 DAY NOTICE (all issues)		
£2,500	3.35%	3.35%
With monthly income		
£5,000	3.30%	3.35%
RAINY DAY 120 DAY NOTICE (all issues)		
£2,500	3.85%	3.85%
With monthly income		
£5,000	3.78%	3.85%
REGULAR SAVER ACCOUNTS		
REGULAR SAVER 30 DAY NOTICE		
£10	4.50%	4.50%

EASY ACCESS ACCOUNTS		
PLAIN SAILING EASY ACCESS (previously High Rise)		
£25	1.70%	1.70%
With monthly income		
£5,000	1.69%	1.70%
AFFINITY ACCOUNTS		
HOSPICE AFFINITY SAVINGS		
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.		
£500	1.65%	1.65%
CHILDREN'S ACCOUNT		
STARTER 4 TEN CHILDREN'S SAVER (all issues)		
£10	3.70%	3.70%
FIXED RATE ACCOUNTS		
Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.		

TAX FREE SAVINGS***		
90 DAY NOTICE CASH ISA		
£500	3.20%	3.20%
DEPOSIT ACCOUNTS FOR ORGANISATIONS		
BUSINESS 90 DEPOSIT		
£25,000	2.90%	2.90%
BUSINESS 30 DEPOSIT (all issues)		
£25,000	2.10%	2.10%
CHARITY ACCUMULATOR EASY ACCESS		
£500	1.90%	1.90%
CHARITY ACCUMULATOR 90 DAY NOTICE		
£1,000	3.10%	3.10%
TREASURER'S DEPOSIT		
Interest rates are the same as for our Plain Sailing Easy Access Account.		

VARIABLE RATE ACCOUNT NO LONGER MARKETING

Minimum Investment	Gross*	AER**
EASY ACCESS ACCOUNTS		
PREMIUM SAVER EASY ACCESS (all issues)		
£500	2.35%	2.35%
With monthly income		
£5,000	2.32%	2.34%
PANTHER EASY ACCESS		
£2,500	1.70%	1.70%
With monthly income		
£5,000	1.69%	1.70%
LOYAL SAVER EASY ACCESS		
£500	1.70%	1.70%
With monthly income		
£5,000	1.69%	1.70%
EAGLE EASY ACCESS		
£25	1.70%	1.70%
With monthly income		
£5,000	1.69%	1.70%
REGULAR SAVINGS PLUS		
£25	4.50%	4.50%
NEST EGG SAVINGS		
£500	1.70%	1.70%
ANNIVERSARY LOYALTY BOND		
£500	4.50%	4.50%
EVERYDAY SAVINGS (previously Flying Start)		
£1	2.10%	2.10%

NOTICE ACCOUNTS		
TRACKER 60 DAY NOTICE		
£2,500	4.50%	4.50%
TRACKER SAVINGS BOND (all issues)		
£2,500	4.50%	4.50%
PANTHER+ 7 DAY NOTICE		
£2,500	1.70%	1.70%
With monthly income		
£5,000	1.69%	1.70%
POSTAL ACCOUNTS		
90 DAY NOTICE POSTAL		
£2,500	3.35%	3.35%
30 DAY NOTICE POSTAL (all issues)		
£2,500	2.05%	2.05%
POST HASTE EASY ACCESS		
£1,000	1.70%	1.70%

TAX FREE SAVINGS***		
120 DAY NOTICE CASH ISA (all issues)		
£500	3.25%	3.25%
7 DAY NOTICE CASH ISA		
£500	1.90%	1.90%
CASH ISA		
£500	1.30%	1.30%
CASH ISA (previously TESSA ONLY ISA)		
£500	1.30%	1.30%
VARIABLE RATE CASH ISA		
£5,100	1.30%	1.30%
DEPOSIT ACCOUNTS		
SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
With monthly income		
£25,000	1.34%	1.35%
CORPORATE DEPOSIT		
Interest rates are the same as for our Plain Sailing Easy Access Account (see above). No monthly interest option available.		

OTHER ISSUES		
EASY ACCESS BANK BASE RATE TRACKER		
Interest tracks 0.50% below the Bank of England Base Rate.		
£5,000	4.00%	4.00%
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.