



**HINCKLEY AND RUGBY  
BUILDING SOCIETY**

## INTEREST RATES for Savers with effect from 27 September 2023

### 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>TAX FREE SAVINGS****</b>                                 |        |       |
| <b>60 DAY NOTICE ACCOUNT</b>       |        |       | <b>EASY ACCESS ACCOUNT</b>  |        |       | <b>90 DAY NOTICE CASH ISA</b>                               |        |       |
| £2,500                             | 3.85%  | 3.85% | £1  | 2.45%  | 2.45% | £500  | 3.90%  | 3.90% |
| With monthly interest              |        |       |   |        |       |   |        |       |
| £5,000                             | 3.78%  | 3.85% | <b>AFFINITY ACCOUNTS</b>  |        |       | <b>DEPOSIT ACCOUNTS FOR ORGANISATIONS</b>                   |        |       |
| <b>90 DAY NOTICE ACCOUNT</b>       |        |       | <b>HOSPICE AFFINITY SAVINGS</b>   |        |       | <b>BUSINESS 90 DEPOSIT</b>                                  |        |       |
| £2,500                             | 4.10%  | 4.10% | 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. |        |       | £1,000  | 4.05%  | 4.05% |
| With monthly interest              |        |       | £1  | 2.40%  | 2.40% | <b>BUSINESS 30 DEPOSIT (all issues)</b>                     |        |       |
| £5,000                             | 4.02%  | 4.09% | <b>CHILDREN'S ACCOUNT</b>   |        |       | £1,000  | 3.10%  | 3.10% |
| <b>120 DAY NOTICE ACCOUNT</b>      |        |       | <b>YOUNG SAVER ACCOUNT</b>  |        |       | <b>CHARITY ACCUMULATOR EASY ACCESS</b>                      |        |       |
| £2,500                             | 4.70%  | 4.70% | £1  | 4.45%  | 4.45% | £500  | 2.65%  | 2.65% |
| With monthly interest              |        |       | <b>FIXED RATE ACCOUNTS</b>  |        |       | <b>CHARITY ACCUMULATOR 90 DAY NOTICE</b>                    |        |       |
| £5,000                             | 4.60%  | 4.70% | Please ask in branch or see our website at <a href="http://hrbs.co.uk">hrbs.co.uk</a> for details of currently available fixed rate accounts.                                 |        |       | £1,000  | 4.05%  | 4.05% |
| <b>REGULAR SAVER ACCOUNTS</b>      |        |       |   |        |       | <b>TREASURER'S DEPOSIT</b>                                  |        |       |
| <b>REGULAR SAVER 30 DAY NOTICE</b> |        |       |   |        |       | Interest rates are the same as for our Easy Access Account. |        |       |
| £10                                | 5.25%  | 5.25% |   |        |       |   |        |       |

### VARIABLE RATE ACCOUNT 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>TRACKER 60 DAY NOTICE</b>             |        |       | <b>120 DAY NOTICE CASH ISA (all issues)</b>                             |        |       |
| £500  | 3.15%  | 3.15% | £2,500                                   | 5.25%  | 5.25% | £500  | 3.95%  | 3.95% |
| With monthly interest                         |        |       | <b>TRACKER SAVINGS BOND (all issues)</b> |        |       | <b>7 DAY NOTICE CASH ISA</b>  |        |       |
| £5,000  | 3.11%  | 3.15% | £2,500                                   | 5.25%  | 5.25% | £500  | 2.65%  | 2.65% |
| <b>PANTHER EASY ACCESS</b>                    |        |       | <b>PANTHER+ 7 DAY NOTICE</b>             |        |       | <b>CASH ISA</b>   |        |       |
| £2,500  | 2.45%  | 2.45% | £2,500                                   | 2.45%  | 2.45% | £500  | 2.05%  | 2.05% |
| With monthly interest                         |        |       | With monthly interest                    |        |       | <b>CASH ISA (previously TESSA ONLY ISA)</b>                             |        |       |
| £5,000  | 2.42%  | 2.45% | £5,000                                   | 2.42%  | 2.45% | £500  | 2.05%  | 2.05% |
| <b>LOYAL SAVER EASY ACCESS</b>                |        |       | <b>POSTAL ACCOUNTS</b>                   |        |       | <b>VARIABLE RATE CASH ISA</b>   |        |       |
| With monthly interest                         |        |       | <b>90 DAY NOTICE POSTAL</b>              |        |       | £5,100  | 2.05%  | 2.05% |
| £5,000  | 2.42%  | 2.45% | £2,500                                   | 4.10%  | 4.10% | <b>DEPOSIT ACCOUNTS</b>   |        |       |
| <b>EAGLE EASY ACCESS</b>                      |        |       | <b>30 DAY NOTICE POSTAL (all issues)</b> |        |       | <b>SOLICITORS UNDESIGNATED CLIENT ACCOUNT</b>                           |        |       |
| With monthly interest                         |        |       | £2,500                                   | 2.80%  | 2.80% | With monthly interest   |        |       |
| £5,000  | 2.42%  | 2.45% | <b>POST HASTE EASY ACCESS</b>            |        |       | £25,000   | 2.08%  | 2.10% |
| <b>REGULAR SAVINGS PLUS</b>                   |        |       | £1,000                                   | 2.45%  | 2.45% | <b>CORPORATE DEPOSIT</b>  |        |       |
| £25   | 5.25%  | 5.25% |  |        |       | Interest rates are the same as for our Easy Access Account (see above). |        |       |
| <b>ANNIVERSARY LOYALTY BOND</b>               |        |       |  |        |       |   |        |       |
| £500  | 5.25%  | 5.25% |  |        |       |   |        |       |
| <b>PLAIN SAILING EASY ACCESS</b>              |        |       |  |        |       |   |        |       |
| (previously High Rise)                        |        |       |  |        |       |   |        |       |
| With monthly interest                         |        |       |  |        |       |   |        |       |
| £5,000  | 2.42%  | 2.45% |  |        |       |   |        |       |
| <b>STARTER 4 TEN CHILDREN'S SAVER</b>         |        |       |  |        |       |   |        |       |
| (all issues)                                  |        |       |  |        |       |   |        |       |
| £10   | 4.45%  | 4.45% |  |        |       |   |        |       |

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.