



**HINCKLEY AND RUGBY
BUILDING SOCIETY**

INTEREST RATES for Savers with effect from 10 October 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****		
60 DAY NOTICE ACCOUNT			EASY ACCESS ACCOUNT			90 DAY NOTICE CASH ISA		
£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%	AFFINITY ACCOUNTS			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
90 DAY NOTICE ACCOUNT			HOSPICE AFFINITY SAVINGS			BUSINESS 90 DEPOSIT		
£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						BUSINESS 30 DEPOSIT (all issues)		
£5,000	4.02%	4.09%	£1	2.40%	2.40%	£1,000	3.10%	3.10%
120 DAY NOTICE ACCOUNT			CHILDREN'S ACCOUNT			CHARITY ACCUMULATOR EASY ACCESS		
£2,500	4.70%	4.70%	YOUNG SAVER ACCOUNT			£500	2.65%	2.65%
With monthly interest			£1	4.45%	4.45%	CHARITY ACCUMULATOR 90 DAY NOTICE		
£5,000	4.60%	4.70%	FIXED RATE ACCOUNTS			£1,000	4.05%	4.05%
REGULAR SAVER ACCOUNTS			Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.			TREASURER'S DEPOSIT		
REGULAR SAVER 30 DAY NOTICE						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**
EASY ACCESS ACCOUNTS			POSTAL ACCOUNTS			DEPOSIT ACCOUNTS		
PREMIUM SAVER EASY ACCESS (all issues)			90 DAY NOTICE POSTAL			SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
£500	3.15%	3.15%	£2,500	4.10%	4.10%	With monthly interest		
With monthly interest			30 DAY NOTICE POSTAL (all issues)			£25,000	2.08%	2.10%
£5,000	3.11%	3.15%	£2,500	2.80%	2.80%	CORPORATE DEPOSIT		
REGULAR SAVINGS PLUS			TAX FREE SAVINGS****			Interest rates are the same as for our Easy Access Account (see above).		
£25	5.25%	5.25%	120 DAY NOTICE CASH ISA (all issues)			OTHER ISSUES		
ANNIVERSARY LOYALTY BOND			£500			EASY ACCESS BANK BASE RATE TRACKER		
£500	5.25%	5.25%	£500			Interest tracks 0.50% below the Bank of England Base Rate.		
STARTER 4 TEN CHILDREN'S SAVER (all issues)			7 DAY NOTICE CASH ISA			£5,000	4.75%	4.75%
£10	4.45%	4.45%	£500	2.65%	2.65%			
NOTICE ACCOUNTS			CASH ISA					
TRACKER 60 DAY NOTICE			£500					
£2,500	5.25%	5.25%	CASH ISA (previously TESSA ONLY ISA)					
TRACKER SAVINGS BOND (all issues)			£500					
£2,500	5.25%	5.25%	VARIABLE RATE CASH ISA					
			£5,100					

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.