



**HINCKLEY AND RUGBY  
BUILDING SOCIETY**

## INTEREST RATES for Savers with effect from 14 November 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 ACCOUNTS NO LONGER MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
<b>EASY ACCESS ACCOUNTS</b>			<b>POSTAL ACCOUNTS</b>			<b>DEPOSIT ACCOUNTS</b>		
<b>PREMIUM SAVER EASY ACCESS (all issues)</b>			<b>30 DAY NOTICE POSTAL (all issues)</b>			<b>SOLICITORS UNDESIGNATED CLIENT ACCOUNT</b>		
£500	3.15%	3.15%	£2,500	2.80%	2.80%	With monthly interest		
With monthly interest			<b>TAX FREE SAVINGS***</b>			£25,000	2.08%	2.10%
£5,000	3.11%	3.15%	<b>120 DAY NOTICE CASH ISA (all issues)</b>			<b>CORPORATE DEPOSIT</b>		
<b>REGULAR SAVINGS PLUS</b>			£500			Interest rates are the same as for our Easy Access Account (see above).		
£25	5.25%	5.25%	£500					
<b>ANNIVERSARY LOYALTY BOND</b>			<b>7 DAY NOTICE CASH ISA</b>					
£500	5.25%	5.25%	£500					
<b>TRACKER EASY ACCESS</b>			<b>CASH ISA</b>					
£1	4.75%	4.75%	£500					
<b>NOTICE ACCOUNTS</b>			<b>CASH ISA (previously TESSA ONLY ISA)</b>					
<b>TRACKER 60 DAY NOTICE</b>			£500					
£2,500	5.25%	5.25%	<b>VARIABLE RATE CASH ISA</b>					
<b>TRACKER SAVINGS BOND (all issues)</b>			£5,100					
£2,500	5.25%	5.25%						
						<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	4.75%	4.75%

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.