



HINCKLEY AND RUGBY
BUILDING SOCIETY

INTEREST RATES for Savers with effect from 21 February 2024

VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
NOTICE ACCOUNTS			EASY ACCESS ACCOUNTS			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
60 DAY NOTICE ACCOUNT			EASY ACCESS ACCOUNT			BUSINESS 90 DEPOSIT		
£2,500	3.85%	3.85%	£1	2.45%	2.45%	£1,000	4.05%	4.05%
With monthly interest								
£5,000	3.78%	3.85%	AFFINITY ACCOUNTS			BUSINESS 30 DEPOSIT		
90 DAY NOTICE ACCOUNT			HOSPICE AFFINITY SAVINGS			CHARITY ACCUMULATOR EASY ACCESS		
£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.			£500 2.65% 2.65%		
With monthly interest			£1 2.40% 2.40%			CHARITY ACCUMULATOR 90 DAY NOTICE		
£5,000	4.02%	4.09%	CHILDREN'S ACCOUNT			£1,000 4.05% 4.05%		
120 DAY NOTICE ACCOUNT			YOUNG SAVER ACCOUNT			TREASURER'S DEPOSIT		
£2,500	4.70%	4.70%	£1 4.45% 4.45%			Interest rates are the same as for our Easy Access Account.		
With monthly interest			TAX FREE SAVINGS****			FIXED RATE ACCOUNTS		
180 DAY NOTICE ACCOUNT			90 DAY NOTICE CASH ISA			Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.		
£2,500	5.10%	5.10%	£500 3.90% 3.90%					
With monthly interest			180 DAY NOTICE CASH ISA					
£5,000	4.98%	5.10%	£500 4.60% 4.60%					
REGULAR SAVER ACCOUNTS								
REGULAR SAVER 30 DAY NOTICE								
£10	5.25%	5.25%						

VARIABLE RATE ACCOUNTS 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			30 DAY NOTICE POSTAL			SOLICITORS UNDESIGNATED CLIENT ACCOUNT		
£500	3.15%	3.15%	£2,500	2.80%	2.80%	With monthly interest		
With monthly interest			TAX FREE SAVINGS****			£25,000 2.08% 2.10%		
£5,000	3.11%	3.15%	120 DAY NOTICE CASH ISA			CORPORATE DEPOSIT		
TRACKER EASY ACCESS			£500 3.95% 3.95%			Interest rates are the same as for our Easy Access Account (see above).		
£1	4.75%	4.75%	7 DAY NOTICE CASH ISA					
NOTICE ACCOUNTS			£500 2.65% 2.65%					
TRACKER 60 DAY NOTICE			CASH ISA			OTHER ISSUES		
£2,500	5.25%	5.25%	£500 2.05% 2.05%			EASY ACCESS BANK BASE RATE TRACKER		
			CASH ISA (previously TESSA ONLY ISA)			Interest tracks 0.50% below the Bank of England Base Rate.		
			£500 2.05% 2.05%			£5,000 4.75% 4.75%		
			VARIABLE RATE CASH ISA					
			£5,100 2.05% 2.05%					

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.