

## INTEREST RATES for Savers with effect from 25 March 2024

### VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
<b>LOYALTY BONDS</b>			<b>REGULAR SAVER ACCOUNTS</b>			<b>DEPOSIT ACCOUNTS FOR ORGANISATIONS</b>		
<b>BORROWERS LOYALTY TRACKER BOND</b>			<b>REGULAR SAVER 30 DAY NOTICE</b>			<b>BUSINESS 30 DEPOSIT</b>		
£5,000	5.25%	5.25%	£10	5.25%	5.25%	£1,000	3.10%	3.10%
Exclusively available to mortgage customers.			<b>EASY ACCESS ACCOUNTS</b>			<b>BUSINESS 90 DEPOSIT</b>		
<b>NOTICE ACCOUNTS</b>			<b>EASY ACCESS ACCOUNT</b>			<b>BUSINESS 120 DEPOSIT</b>		
<b>60 DAY NOTICE ACCOUNT</b>			£1			£1,000		
£2,500	3.85%	3.85%	2.45%			4.05%		
With monthly interest			<b>AFFINITY ACCOUNTS</b>			<b>CHARITY ACCUMULATOR EASY ACCESS</b>		
£5,000	3.78%	3.85%	<b>HOSPICE AFFINITY SAVINGS</b>			£500		
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			2.65%		
<b>90 DAY NOTICE ACCOUNT</b>			<b>CHILDREN'S ACCOUNT</b>			<b>CHARITY ACCUMULATOR 90 DAY NOTICE</b>		
£2,500	4.10%	4.10%	<b>YOUNG SAVER ACCOUNT</b>			£1,000		
With monthly interest			£1			4.05%		
£5,000	4.02%	4.09%	4.45%			4.60%		
<b>120 DAY NOTICE ACCOUNT</b>			<b>TAX FREE SAVINGS***</b>			<b>CHARITY ACCUMULATOR 120 DAY NOTICE</b>		
£2,500	4.70%	4.70%	<b>90 DAY NOTICE CASH ISA</b>			£1,000		
With monthly interest			£500			4.60%		
£5,000	4.60%	4.70%	3.90%			4.60%		
<b>180 DAY NOTICE ACCOUNT</b>			<b>180 DAY NOTICE CASH ISA</b>			<b>TREASURER'S DEPOSIT</b>		
£2,500	5.25%	5.25%	£500			Interest rates are the same as for our Easy Access Account.		
With monthly interest			£500			<b>FIXED RATE ACCOUNTS</b>		
£5,000	5.13%	5.25%	4.60%			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.		

### 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</b>			<b>30 DAY NOTICE POSTAL</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		
£5,000	3.11%	3.15%	<b>120 DAY NOTICE CASH ISA</b>			2.08%		
<b>TRACKER EASY ACCESS</b>			£500			2.10%		
£1	4.75%	4.75%	<b>7 DAY NOTICE CASH ISA</b>			<b>CORPORATE DEPOSIT</b>		
<b>NOTICE ACCOUNTS</b>			£500			Interest rates are the same as for our Easy Access Account (see above).		
<b>TRACKER 60 DAY NOTICE</b>			<b>CASH ISA</b>			<b>OTHER ISSUES</b>		
£2,500	5.25%	5.25%	£500			<b>EASY ACCESS BANK BASE RATE TRACKER</b>		
			2.05%			Interest tracks 0.50% below the Bank of England Base Rate.		
			<b>CASH ISA (previously TESSA ONLY ISA)</b>			£5,000		
			£500			4.75%		
			<b>VARIABLE RATE CASH ISA</b>			4.75%		
			£5,100					
			2.05%					

The daily cash withdrawal limit for savers is £500.

When you pay a cheque into your savings account our normal working practice† will be to allow withdrawals from the start of the sixth business day†† following the day of deposit†††.

Funds are available for immediate withdrawal for all other types of deposit.

For cheque receipts, interest is paid from the day after the cheque is deposited††† with us.

For cash and automated credits, interest is paid from the day of deposit†††.

- † Subject to the special terms applicable to your account
- †† Business day means a day other than a Saturday, Sunday or Bank Holiday
- ††† The day of deposit is the day it is paid in at a branch or it is received by us in the post

Our branch staff are always happy to spend time with you discussing our products and services and can let you have copies of our documents in larger print which are in plain English.

If you require any assistance to access our services please let us know. We will be happy to help you.

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.