



**HINCKLEY AND RUGBY
BUILDING SOCIETY**

INTEREST RATES for Savers with effect from 23 April 2024

VARIABLE RATE ACCOUNTS CURRENTLY MARKETED

Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**	Minimum Investment	Gross*	AER**
LOYALTY BONDS			REGULAR SAVER ACCOUNTS			DEPOSIT ACCOUNTS FOR ORGANISATIONS		
BORROWERS LOYALTY TRACKER BOND			REGULAR SAVER 30 DAY NOTICE			BUSINESS 30 DEPOSIT		
£5,000	5.25%	5.25%	£10	5.25%	5.25%	£1,000	3.10%	3.10%
Exclusively available to mortgage customers.			EASY ACCESS ACCOUNTS			BUSINESS 90 DEPOSIT		
NOTICE ACCOUNTS			EASY ACCESS ACCOUNT			BUSINESS 120 DEPOSIT		
60 DAY NOTICE ACCOUNT			£1			2.45%		
£2,500	3.85%	3.85%	AFFINITY ACCOUNTS			CHARITY ACCUMULATOR EASY ACCESS		
With monthly interest			HOSPICE AFFINITY SAVINGS			£500		
£5,000	3.78%	3.85%	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.			2.65%		
90 DAY NOTICE ACCOUNT			£1			2.40%		
£2,500	4.10%	4.10%	CHILDREN'S ACCOUNT			CHARITY ACCUMULATOR 90 DAY NOTICE		
With monthly interest			YOUNG SAVER ACCOUNT			£1,000		
£5,000	4.02%	4.09%	£1			4.05%		
120 DAY NOTICE ACCOUNT			TAX FREE SAVINGS****			CHARITY ACCUMULATOR 120 DAY NOTICE		
£2,500	4.70%	4.70%	90 DAY NOTICE CASH ISA			£1,000		
With monthly interest			£500			4.60%		
£5,000	4.60%	4.70%	180 DAY NOTICE CASH ISA			£1,000		
180 DAY NOTICE ACCOUNT			£500			4.60%		
£2,500	5.25%	5.25%	90 DAY NOTICE CASH ISA			TREASURER'S DEPOSIT		
With monthly interest			£500			3.90%		
£5,000	5.13%	5.25%	180 DAY NOTICE CASH ISA			Interest rates are the same as for our Easy Access Account.		
			£500			4.60%		
						FIXED RATE ACCOUNTS		
						Please ask in branch or see our website at hrbs.co.uk 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**
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		
£5,000	3.11%	3.15%	120 DAY NOTICE CASH ISA			2.08%		
TRACKER EASY ACCESS			£500			2.10%		
£1	4.75%	4.75%	7 DAY NOTICE CASH ISA			CORPORATE DEPOSIT		
NOTICE ACCOUNTS			£500			Interest rates are the same as for our Easy Access Account (see above).		
TRACKER 60 DAY NOTICE			EASY ACCESS CASH ISA					
£2,500	5.25%	5.25%	£500					
						OTHER ISSUES		
						EASY ACCESS BANK BASE RATE TRACKER		
						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.