Rate change notice

Future interest rates for savers Effective from 24 August 24

Variable rate accounts currently marketed

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AER**				
5.00% ers.				
C13.				
3.60%				
0.4004				
3.60%				
3.85%				
3.85%				
4.45%				
4.45%				
4.45%				
5.00%				
5.00%				
Regular Saver 30 Day Notice Issue 2				
4.85%				

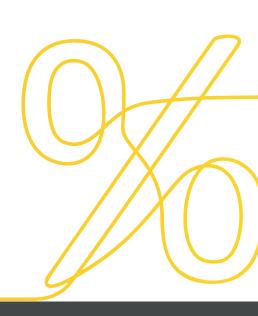
Minimum balance	Gross*	AER**			
Affinity Account Hospice Affinity Savings					
Each year, on 1 December, 1% of the average balances held in the account during the previous year will be donated to three local hospices in Leicestershire and Warwickshire.					
£1	2.15%	2.15%			
Easy Access Accounts Easy Access Account					
£1	2.25%	2.25%			
Children's Accounts Young Saver Account					
£1	4.25%	4.25%			
Tax Free Savings*** 90 Day Notice Cash ISA					
£500	3.65%	3.65%			
180 Day Notice Cash ISA £500	4.35%	4.35%			
Fixed Rate Accounts					
Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.					

Gross*	AER**
isations	
0.050	0.050
2.85%	2.85%
3.80%	3.80%
4.35%	4.35%
ccess	0.400/
	2.40%
	3.80%
	0.00%
4.35%	4.35%
eposit Aco	
	2.40%
·	
2.85%	2.85%
2.25%	2.25%
2.25%	2.25%
	2.85% 3.80% 4.35% ccess 2.40% y Notice 3.80% ay Notice 4.35%

Variable rate accounts no longer marketed

Easy Access Accounts Premium Saver Easy Access		
£500	2.90%	2.90%
With monthly interest £5,000	2.86%	2.90%
Tracker Easy Access		
Interest tracks 0.50% below the £1	Bank of Eng 4.50%	gland Base Rat 4.50%
Easy Access Bank Base Rate	Tracker	
Interest tracks 0.50% below the	Bank of Eng	gland Base Rat
£5,000	4.50%	4.50%
Tax Free Savings***		
120 Day Notice Cash ISA		
£500	3.70%	3.70%
7 Day Notice Cash ISA		
£500	2.45%	2.45%
Easy Access Cash ISA		
£500	2.05%	2.05%

Postal Accounts 30 Day Notice Postal					
£2,500	2.55%	2.55%			
Deposit Accounts Solicitors Undesignated Client Account					
With monthly interest £25,000	1.83%	1.85%			
Corporate Deposit £5,000	2.25%	2.25%			
Notice Accounts Tracker 60 Day Notice					
£2,500	5.00%	5.00%			
Regular Saver Accounts Regular Saver 30 Day Notice					
£10	5.00%	5.00%			



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.