

Interest rates for savers with effect from 1 December 25

Variable rate accounts currently marketed

Minimum balance	Gross*	AER**
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Exclusive Accounts

Borrowers Loyalty Tracker Bond

£1	4.00%	4.00%
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Exclusively available to mortgage customers.

Regular Saver Follow on - 30 Day Notice Account

Interest tracks 0.75% below the Bank of England Base Rate.

£1	3.25%	3.25%
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Can only be opened with maturing funds from the Regular Saver 30 Day Notice account.

Notice Accounts

60 Day Notice Account

£2,500	2.65%	2.65%
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With monthly interest

£5,000	2.62%	2.65%
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90 Day Notice Account

£2,500	2.91%	2.91%
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With monthly interest

£5,000	2.86%	2.91%
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120 Day Notice Account

£2,500	3.55%	3.55%
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With monthly interest

£5,000	3.49%	3.55%
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160 Day Notice Account

£1,000	4.00%	4.00%
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With monthly interest

£1,000	3.92%	4.00%
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Variable rate accounts no longer marketed

Easy Access Accounts

Premium Saver Easy Access

£500	1.96%	1.96%
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With monthly interest

£5,000	1.94%	1.96%
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Tracker Easy Access

Interest tracks 1.00% below the Bank of England Base Rate.

£1	3.00%	3.00%
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Easy Access Bank Base Rate Tracker

Interest tracks 1.00% below the Bank of England Base Rate.

£5,000	3.00%	3.00%
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Tax Free Savings***

120 Day Notice Cash ISA

£500	2.75%	2.75%
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7 Day Notice Cash ISA

£500	1.95%	1.95%
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Easy Access Cash ISA

£500	1.95%	1.95%
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Postal Accounts

30 Day Notice Postal

£2,500	1.80%	1.80%
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Minimum balance	Gross*	AER**
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Regular Saver Accounts

Regular Saver 30 Day Notice Issue 2

£1	4.10%	4.10%
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Christmas Saver 30 Day Notice

£1	5.00%	5.00%
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Easy Access Accounts

Easy Access Account

£1	1.51%	1.51%
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Children's Accounts

Young Saver Account

£1	3.30%	3.30%
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Children's Regular Saver

£1	3.75%	3.75%
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Tax Free Savings***

90 Day Notice Cash ISA

£500	2.70%	2.70%
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180 Day Notice Cash ISA

£500	3.45%	3.45%
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Fixed Rate Accounts

Please ask in branch or see our website at hrbs.co.uk for details of currently available fixed rate accounts.

Minimum balance	Gross*	AER**
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Deposit Accounts for organisations

Easy Access Business Deposit

£500	1.75%	1.75%
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Business 30 Deposit

£1,000	2.00%	2.00%
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Business 90 Deposit

£1,000	2.90%	2.90%
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Business 120 Deposit

£1,000	3.50%	3.50%
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Charity Accumulator Easy Access

£500	1.75%	1.75%
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Charity Accumulator 90 Day Notice

£1,000	2.90%	2.90%
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Charity Accumulator 120 Day Notice

£1,000	3.50%	3.50%
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Local Council Easy Access Deposit Account

£500	1.75%	1.75%
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Local Council 45 Day Notice Deposit Account

£1,000	2.20%	2.20%
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Local Council 90 Day Notice Deposit Account

£1,000	2.90%	2.90%
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Treasurer's Deposit

£25	1.51%	1.51%
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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.

