

### Personal Savings Accounts

| Fixed Rate Bond Accounts              | Gross*      | AER** | Minimum balance |
|---------------------------------------|-------------|-------|-----------------|
| 5 Year Fixed Rate Bond (Issue 42)     | 4.82%       | 4.82% | £1,000          |
| Fixed Rate Bond until 31 Dec 2028     | 4.76%       | 4.76% | £1,000          |
| Fixed Rate Bond until 14 Oct 2027     | 4.41%       | 4.41% | £1,000          |
| Fixed Rate ISA Accounts               | Tax Free*** | AER** | Minimum balance |
| 5 Year Fixed Rate Cash ISA (Issue 21) | 4.82%       | 4.82% | £500            |
| Fixed Rate Cash ISA until 31 Dec 2028 | 4.76%       | 4.76% | £500            |
| Fixed Rate Cash ISA until 14 Oct 2027 | 4.41%       | 4.41% | £500            |
| Variable Cash ISA Accounts            | Tax Free*** | AER** | Minimum balance |
| 180 Day Notice Cash ISA               | 3.35%       | 3.35% | £500            |
| 90 Day Notice Cash ISA                | 2.60%       | 2.60% | £500            |
| Easy Access Cash ISA                  | 1.85%       | 1.85% | £100            |
| Notice Accounts                       | Gross*      | AER** | Minimum balance |
| 160 Day Notice Account                | 4.00%       | 4.00% | £1,000          |
| Monthly interest                      | 3.93%       | 4.00% |                 |
| 120 Day Notice Account                | 3.55%       | 3.55% | £1,000          |
| Monthly interest                      | 3.49%       | 3.55% |                 |
| 100 Day Notice Account                | 3.90%       | 3.90% | £1,000 †        |
| Monthly interest                      | 3.83%       | 3.90% |                 |
| 90 Day Notice Account                 | 2.91%       | 2.91% | £1,000          |
| Monthly interest                      | 2.87%       | 2.91% |                 |
| 60 Day Notice Account                 | 2.65%       | 2.65% | £1,000          |
| Monthly interest                      | 2.62%       | 2.65% |                 |
| Regular Savings Accounts              | Gross*      | AER** | Minimum balance |
| Regular Saver 30 Day Notice (Issue 2) | 4.00%       | 4.00% | £1              |
| Easy Access Accounts                  | Gross*      | AER** | Minimum balance |
| Easy Access Account                   | 1.51%       | 1.51% | £1              |
| Children's Accounts                   | Gross*      | AER** | Minimum balance |
| Children's Regular Saver              | 3.65%       | 3.65% | £1              |
| Young Saver Account                   | 3.20%       | 3.20% | £1              |

† New funds only, no internal transfers

# Deposit Accounts

| Business Accounts                          | Gross* | AER** | Minimum balance |
|--------------------------------------------|--------|-------|-----------------|
| Fixed Rate Business Bond until 14 Oct 2027 | 4.41%  | 4.41% | £1,000          |
| Business 120 Day Notice Account            | 3.40%  | 3.40% | £1,000          |
| Business 90 Day Notice Account             | 2.80%  | 2.80% | £1,000          |
| Business 30 Day Notice Account             | 1.90%  | 1.90% | £1,000          |
| Easy Access Business Deposit Account       | 1.65%  | 1.65% | £500            |
| Charity Accounts                           | Gross* | AER** | Minimum balance |
| Fixed Rate Charity Bond until 14 Oct 2027  | 4.41%  | 4.41% | £1,000          |
| Charity Accumulator 120 Day Notice         | 3.40%  | 3.40% | £1,000          |
| Charity Accumulator 90 Day Notice          | 2.80%  | 2.80% | £1,000          |
| Charity Accumulator Easy Access            | 1.65%  | 1.65% | £500            |
| Local Council Accounts                     | Gross* | AER** | Minimum balance |
| Local Council 160 Day Notice Deposit       | 3.40%  | 3.40% | £1,000          |
| Local Council 90 Day Notice Deposit        | 2.80%  | 2.80% | £1,000          |
| Local Council 45 Day Notice Deposit        | 2.10%  | 2.10% | £1,000          |
| Local Council Easy Access Deposit          | 1.65%  | 1.65% | £500            |
| Other Deposit Accounts                     | Gross* | AER** | Minimum balance |
| Treasurers Deposit Account                 | 1.51%  | 1.51% | £25             |



For full details of our accounts speak to a member of our friendly branch team, visit our website [hrbs.co.uk](http://hrbs.co.uk), or call 0800 434 6343.

## Savings charges

The Society's tariff of savings charges is viewable on the Society's website. You can also speak to a member of staff who will confirm any current charges and provide a copy should you require it.

\* Gross Rate - the contractual rate of interest to be paid on a savings account without any deduction being made in respect of the personal Income Tax Liability.

\*\* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added 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.

## Head office:

Upper Bond Street, Hinckley,  
Leicestershire LE10 1NZ  
tel: 0800 434 6343  
email: [enquiry@hrbs.co.uk](mailto:enquiry@hrbs.co.uk)  
web: [hrbs.co.uk](http://hrbs.co.uk)

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