Hinckley & Rugby
Building Society

Interest rates for savers with effect from 20 October 2026

Personal Savings Accounts

Fixed Rate Bond Accounts	Gross*	AER**	Minimum balance
5 Year Fixed Rate Bond (Issue 44)	5.07%	5.07%	£1,000
Fixed Rate Bond until 15 Feb 2029	4.97%	4.97%	£1,000
Fixed Rate Bond until 16 Nov 2027	4.41%	4.41%	£1,000

Fixed Rate Regular Savings Accounts	Gross*	AER**	Minimum balance
Regular Saver (Issue 3)	6.00%	6.00%	£1

Fixed Rate ISA Accounts	Tax Free***	AER**	Minimum balance
5 Year Fixed Rate Cash ISA (Issue 22)	4.95%	4.95%	£500
Fixed Rate Cash ISA until 31 Jan 2029	4.89%	4.89%	£500
Fixed Rate Cash ISA until 16 Nov 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%	

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 16 Nov 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 16 Nov 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

All accounts pay a variable rate of interest unless otherwise stated.

For full details of our accounts speak to a member of our friendly branch team, visit our website 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.

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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

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