Hinckley & Rugby

Interest rates for savers with effect from 16 October 26

Variable rate accounts currently marketed

Minimum balance	Gross*	AER**
Notice Accounts		
60 Day Notice Account		
£1,000	2.65%	2.65%
With monthly interest		
£1,000	2.62%	2.65%
90 Day Notice Account		
£1,000	2.91%	2.91%
With monthly interest		
	2.87%	2.91%
100 Day Notice Account		
£1,000	3.90%	3.90%
With monthly interest		
£1,000	3.83%	3.90%
Funds from existing Hinckley & Rugby savings accounts cannot be used to open or deposit into this account.		
120 Day Notice Account		
£1,000	3.55%	3.55%
With monthly interest		
£1,000	3.49%	3.55%
160 Day Notice Account		
£1,000	4.00%	4.00%
With monthly interest		
£1,000	3.93%	4.00%

Minimum balance	Gross*	AER**
Easy Access Accounts		
Easy Access Account		
£1	1.51%	1.51%
Children's Accounts		
Young Saver Account		
£1	3.20%	3.20%
Children's Regular Saver		
£1	3.65%	3.65%
Tax Free Savings* **		
Easy Access Cash ISA		
£500	1.85%	1.85%
90 Day Notice Cash ISA		
£500	2.60%	2.60%
180 Day Notice Cash ISA		
£500	3.35%	3.35%
Exclusive Accounts		
Borrowers Loyalty Tracker Bond		
£1	3.75%	3.75%
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	3.00%	3.00%
Can only be opened with maturing funds from the Regular Saver 30 Day Notice account.		
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**
Deposit Accounts for organisations		
Easy Access Business Deposit		
£500	1.65%	1.65%
Business 30 Deposit		
£1,000	1.90%	1.90%
Business 90 Deposit		
£1,000	2.80%	2.80%
Business 120 Deposit		
£1,000	3.40%	3.40%
Charity Accumulator Easy Access		
£500	1.65%	1.65%
Charity Accumulator 90 Day Notice		
£1,000	2.80%	2.80%
Charity Accumulator 120 Day Notice		
£1,000	3.40%	3.40%
Local Council Easy Access Deposit Account		
£500	1.65%	1.65%
Local Council 45 Day Notice Deposit Account		
£1,000	2.10%	2.10%
Local Council 90 Day Notice Deposit Account		
£1,000	2.80%	2.80%
Local Council 160 Day Notice Deposit Account		
£1,000	3.40%	3.40%
Treasurer's Deposit		
£25	1.51%	1.51%

Variable rate accounts no longer marketed

Easy Access Accounts		
Premium Saver Easy Access		
£500	1.86%	1.86%
With monthly interest		
£5,000	1.84%	1.86%
Tracker Easy Access		
Interest tracks 1.00% below the Bank of England Base Rate.		
£1	2.75%	2.75%
Easy Access Bank Base Rate Tracker		
Interest tracks 1.00% below the Bank of England Base Rate.		
£1	2.75%	2.75%
Regular Saver Accounts		
Christmas Saver 30 Day Notice		
£1	4.90%	4.90%
Regular Saver 30 Day Notice Issue 2		
£1	4.00%	4.00%
Tax Free Savings* **		
120 Day Notice Cash ISA		
£500	2.65%	2.65%

Notice Accounts		
Tracker 60 Day Notice		
Interest tracks 0.25% below the Bank of England Base Rate.		
£1,000	3.50%	3.50%
180 Day Notice Account		
£1,000	4.05%	4.05%
With monthly interest		
£1,000	3.98%	4.05%
Postal Accounts		
30 Day Notice Postal		
£1,000	1.80%	1.80%
Deposit Accounts		
Solicitors Undesignated Client Account		
With monthly interest		
£25,000	1.24%	1.25%
Corporate Deposit		
£5,000	1.51%	1.51%

The daily cash withdrawal limit for savers is £500.

When you pay a cheque into your savings account our normal working practice† will be to allow withdrawals from the start of the sixth business day†† following the day of deposit†††.

Funds are available for immediate withdrawal for all other types of deposit.

For cheque receipts, interest is paid from the day after the cheque is deposited††† with us.

For cash and automated credits, interest is paid from the day of deposit†††.

† Subject to the special terms applicable to your account

†† Business day means a day other than a Saturday, Sunday or Bank Holiday

††† The day of deposit is the day it is paid in at a branch or it is received by us in the post

Our staff are always happy to spend time with you discussing our products and services and can let you have copies of our documents in larger print which are in plain English.

If you require any assistance to access our services please let us know. We will be happy to help you.

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.