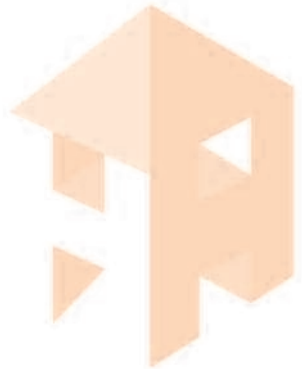


Investment Rates



Investment rates ...from your local society

Account Type	Amount
Hertfordshares/Bedfordshares <ul style="list-style-type: none">Instant access for balances £10,000+30 days notice required for balances £1,000 - £10,000 (or 30 days loss of interest)Variable rate interest paid half-yearly	£1,000-£200,000
Premiershares <ul style="list-style-type: none">Instant access for balances £10,000+30 days notice required for balances £1,000 - £10,000 (or 30 days loss of interest)Variable rate interest paid half-yearly	£1,000-£200,000
Simply ISA <ul style="list-style-type: none">Cash Individual Savings AccountWithdrawals without noticeMaximum investment limit £5,100 each tax yearVariable rate interest paid annually	£1+
Freestyle Bond <ul style="list-style-type: none">One-year variable rate bondWithdrawals subject to 90 days loss of interestVariable rate interest paid on maturity	£2,000-£50,000
Escalator <ul style="list-style-type: none">Instant accessTiered rate of interestVariable rate interest paid annually	£10,000+ £100-£9,999
Young Savers Club <ul style="list-style-type: none">Children's instant access accountFrom birth to 18Variable rate interest paid half-yearly	£1 - £5,000
18 Club <ul style="list-style-type: none">From birth to 18No withdrawals until aged 18Variable rate interest paid half-yearly	£1 - £50,000
21 Club <ul style="list-style-type: none">Investors aged 18 to 21 yearsThree withdrawals permitted each year without notice or loss of interestVariable rate interest paid annually	£1 - £100,000

Gross PA%

Net Equivalent PA%*

AER% (Gross)**

1.50

1.20

1.51

1.50

1.20

1.51

2.25

N/A

2.25

2.10

1.68

2.10

**0.50
0.25**

**0.40
0.20**

**0.50
0.25**

1.70

1.36

1.71

2.45

1.96

2.47

2.25

1.80

2.25

Rates payable on closed issues

	Gross PA%	Net PA%*	AER%** (Gross)
Easy Access (2nd Issue - Min. £500)	0.25	0.20	0.25
Easy Access (1st Issue - Min. £1)	0.25	0.20	0.25
Budgetstyle	0.25	0.20	0.25
Subscription	0.25	0.20	0.25
Ordinary Shares (£1 Min.)	0.25	0.20	0.25
28 Day Notice	0.25	0.20	0.25
Non-Resident	0.25	0.20	0.25

NOTES

THIS INTEREST RATE INFORMATION SHOULD BE READ IN CONJUNCTION WITH THE FULL PRODUCT INFORMATION AND CODE OF PRACTICE INVESTMENT GUIDE.

*NET RATES ARE ILLUSTRATIVE AND ASSUME TAXATION AT THE LOWER RATE OF 20%.

**AER STANDS FOR ANNUAL EQUIVALENT RATE AND ILLUSTRATES WHAT THE INTEREST RATE WOULD BE IF INTEREST WAS PAID AND COMPOUNDED EACH YEAR.
ALL INTEREST RATES ARE VARIABLE.

Harpenden Building Society is authorised for investments by Trustees and is a member of the Building Societies Association

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Tel: 01923 854457 Fax: 01923 855145

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Bedfordshire LU7 1HE

Tel: 01525 852525 Fax: 01525 379389

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107 Southdown Road, Harpenden, Herts. AL5 1QQ
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Stevenage - Paul Leggett (Mortgages) Ltd

11 Market Place, Stevenage, Herts. SG1 1DH
Tel: 01438 318227

Luton - DWR Sales & Lettings

599 Hitchin Road, Stopsley, Luton. LU2 7UW
Tel: 01582 731502



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Product group from well-managed
forests, controlled sources and
recycled wood or fibre
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