

## 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

# Investment Rates



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# Investment rates ...from your local society

Account Type	Balance	Gross PA%	Net Equivalent PA%*	AER%*** (Gross)
<b>Hertfordshares/Bedfordshares/Premiershares</b> <ul style="list-style-type: none"> <li>Instant access for balances £10,000+</li> <li>30 days notice required for balances £1,000 - £10,000 (or 30 days loss of interest)</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1,000+	1.50	1.20	1.51
<b>Freestyle Bond</b> <ul style="list-style-type: none"> <li>One-year variable rate bond</li> <li>Withdrawals subject to 90 days loss of interest</li> <li>Variable rate interest paid on maturity</li> </ul>	£2,000+	2.10	1.68	2.10
<b>Escalator</b> <ul style="list-style-type: none"> <li>Instant access</li> <li>Tiered rate of interest</li> <li>Variable rate interest paid annually</li> </ul>	£10,000+ £100-£9,999	0.50 0.25	0.40 0.20	0.50 0.25
<b>Simply ISA</b> <ul style="list-style-type: none"> <li>Cash Individual Savings Account</li> <li>Withdrawals without notice</li> <li>Maximum investment limit £5,340 in 2011/12 tax year</li> <li>Variable rate interest paid annually</li> </ul>	£1+	2.25	N/A	2.25
<b>Junior Cash ISA</b> - available from 1st November 2011 <ul style="list-style-type: none"> <li>Junior Cash Individual Savings Accounts</li> <li>No withdrawals until aged 18 (transfers in and out allowed)</li> <li>Maximum investment limit £3,600 in 2011/12 tax year</li> <li>Variable rate interest paid annually</li> </ul>	£1+	2.25	N/A	2.25
<b>Young Savers Club</b> <ul style="list-style-type: none"> <li>Children's instant access account</li> <li>From birth to 18</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1 - £5,000	1.70	1.36	1.71
<b>18 Club</b> <ul style="list-style-type: none"> <li>From birth to 18</li> <li>No withdrawals until aged 18</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1+	2.45	1.96	2.47
<b>21 Club</b> <ul style="list-style-type: none"> <li>Investors aged 18 to 21 years</li> <li>Three withdrawals permitted each year without notice or loss of interest</li> <li>Variable rate interest paid annually</li> </ul>	£1+	2.25	1.80	2.25