Triple Access Saver Account

Gross PA / AER*



If 3 or less withdrawals per year

Gross PA / AER^{*}

If 4 or more withdrawals per year

Get easy access to your savings with greater freedom to manage your money.

We Vour community

HARPENDEN BUILDING SOCIETY

SUMMARY BOX

Interest rate? Interest rate if 4 or more withdrawals are made per calendar year 1.60% Gross PA / Al Interest is calculated on a daily basis and added to your account annually on 31st December. When will you get the higher interest rate 2 The interest rate on your account will be the lower rate. However if 3 or less withdrawals are made dur the calendar year, the interest rate applied to your account on the 31st December will be the higher rate instead. From the 1st January your interest rate and withdrawals reset. Can Harpenden Building Society change the interest of the optime and on the 1st January your interest rate applied to your account on the 31st December will be the higher rate instead. From the 1st January your interest rate and withdrawals reset. Ves. we have the right to vary the rate of interest. If we decrease the interest rate, we will notify you 14 in acknows of the change. Please refer to Condition 7 of our General Terms and Conditions for Retal Savings Accounts (available balance be after 12 months based on a f1,000 deposit is made on account your individual circums on a f1,000 deposit? How do I open and mange my and mange my and base the substale worked this out assuming a f1,000 deposit is made on account opening and no further depo withdrawals are made broughout the year. How do I open and mange my and base at l8 years old and a UK resident and may only hold one account in your name or jointly wore other person. This account is available as a joint account, therefore you can open this account in your name or jointly wore other person. This account is available as a joint account, therefore you can o	Account name	Triple Access Saver	
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When will you get the higher interest rate? The interest rate on your account will be the lower rate. However if 3 or less withdrawals are made dur the calendar year, the interest rate applied to your account on the 31st December will be the higher rate instead. From the 13t January your interest rate and withdrawals reset. Can Harpenden Building Society Anage the interest rate? Yes, we have the right to vary the rate of interest. If we decrease the interest rate, we will notify you 14 in advance of the change. Please refer to Condition 7 of our General Terms and Conditions for Retail Savings Accounts (available in our branches and our website) which sets out the reasons for which we may change the rate and the procedure for doing so. What would the estimated balance be after do a £1,000 deposit? If no withdrawals f10 are made each month for the first four months £17,032.0 [17] withdrawals are made throughout the year. How do I open and manage my account? You must be at least 18 years old and a UK resident and may only hold one account of this type. This account can be opened on Harpenden Online via our website www.harpendenbs.co.uk, in one of or branches or by post. Minimum balance: £100 Maximum balance: £200,000 Please note that you must fund the account with the minimum balance of £100 within 30 days of account one other person. Please note that your must fund the account with the minimum balance of £100 within 30 days of account opening, otherwise your application may be cancelled. Please follow the guidance in our 'Identification Requirements' document available in branch and online. You can manage this account in our branches, by post or online (subject to the terms and conditions of Har			1.60% Gross PA / AER*
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The Society reserves the right to withdraw this product without notice at any time.		The Society reserves the right to withdraw this product without notice at any time.	

*The gross rate (PA) is the rate before deducting tax at the rate applicable to savings income. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.

Harpenden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260.



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