



**Penrith**  
building society

### Need more information?

To find out more about our savings range either speak with one of our Customer Representatives in branch, which is located at 7 King Street, Penrith or give us a call on 01768 868 675 and we will be pleased to help.

Further details, including full terms and conditions of accounts offered by the Society can be found in the relevant Summary Box, available upon request or viewable at [www.penrithbs.co.uk](http://www.penrithbs.co.uk).

The product information contained within this leaflet is correct at the time of going to print. Penrith Building Society regularly reviews its products and therefore this information is subject to change at any time.

#### Penrith Building Society Registered Office:

7 King Street, Penrith, Cumbria, CA11 7AR. A member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reg No 164473.

[www.penrithbs.co.uk](http://www.penrithbs.co.uk)

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# Our Current Interest Rates

[www.penrithbs.co.uk](http://www.penrithbs.co.uk)

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## Instant Access

Account Details	+Gross %	^AER %
<b>Instant Access Shares</b>	2.25	2.25
<b>Homebuyers Bonus Account</b> (1% bonus may apply*)	3.55	3.55
<b>Affinity Account</b>	2.70	2.70
<b>Easy Access E-Saver Issue 1</b> Available Online only	2.25	2.25

## Limited Access

Account Details	+Gross %	^AER %
<b>Limited Access E-Saver Issue 2</b> Available Online only	4.21	4.21

## Notice Accounts

Account Details	+Gross %	^AER %
<b>30 Day Notice Account</b>	3.40	3.40
<b>60 Day Notice Account</b>	3.60	3.60

## Fixed Rate Bonds

Account Details	+Gross %	^AER %
<b>2 Year Fixed Rate Bond Issue 3</b>	4.20	4.20
<b>2 Year Fixed Rate E-Bond Issue 3</b>	4.20	4.20

+Gross rate is the rate of interest payable (without deduction of tax) and you will be responsible for paying tax you owe on interest as per your individual circumstances.

^AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

\*1% bonus may apply - see Summary Box for Terms and Conditions.

#This includes a birthday bonus of 1.25% gross.

## ISA Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
<b>Limited Access ISA</b> Transfers in allowed	3.60	3.60	3.60
<b>90 Day Notice ISA</b> Transfers in allowed	3.80	3.80	3.80
<b>ISA Issue 3</b> Transfers allowed Cumbria only	3.40	3.40	3.40
<b>APS ISA</b> For spousal inheritance only	3.40	3.40	3.40

## Junior Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
<b>Junior Affinity Regular Saver</b> Fixed term account	4.45	-	4.45
<b>Junior Saver Shares</b> (Junior Saver including bonus)	2.45 #3.70	- -	2.45 #3.70
<b>JISA</b> (Junior Saver)	3.60	3.60	3.60

## Business & Charities Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
<b>Gross Account</b> Unincorporated Charities	1.95	1.95	1.95
<b>Corporate 7 Day Notice Account</b> Cumbria only	3.00	-	3.00
<b>Business 7 Day Notice Account</b> Cumbria only	3.00	-	3.00
<b>Deposit Account</b> - Up to £999.99 - £1,000 to £20,000 - Over £20,000	1.30 1.35 1.75	- - -	1.30 1.35 1.75

The Society pays interest on all ISAs tax free, We will pay interest on all other savings accounts gross i.e. without tax deducted, you may still need to pay some tax to HMRC in respect of your savings income.

¥Tax Free Rate is the contractual rate of interest payable where the interest is exempt from income tax under current legislation.