Our Current Interest Rates

Instant Access

Account Details	+Gross %	^AER %
Instant Access Share	1.75	1.75
Affinity Account	2.20	2.20
Easy Access E-Saver Issue 1 Available online only	1.75	1.75

Notice Accounts

Account Details	+Gross %	^AER %
30 Day Notice Account	2.90	2.90
60 Day Notice Account	3.10	3.10
90 Day Notice Account Issue 2 Available in branch only	3.30	3.30
90 Day E-Notice Account Issue 1 Available online only	3.30	3.30

Fixed Rate Bonds

Account Details	+Gross %	^AER %
1 Year Fixed Rate Bond Issue 10 Available in branch only	5.12	5.12
1 Year Fixed Rate E-Bond Issue 10 Available online only	5.12	5.12
2 Year Fixed Rate Bond Issue 8 Available in branch only	4.67	4.67
2 Year Fixed Rate E-Bond Issue 8 Available online only	4.67	4.67

ISA Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
1 Year Fixed Rate ISA Issue 2 Transfers in allowed. Available in branch only	4.15	4.15	4.15
1 Year Fixed Rate E-ISA Issue 2 Transfers in allowed. Available online only	4.15	4.15	4.15
Limited Access ISA Transfers in allowed	3.10	3.10	3.10
90 Day Notice ISA Transfers in allowed	3.30	3.30	3.30
ISA Issue 3 Transfers allowed Cumbria only	2.90	2.90	2.90
APS ISA For spousal inheritance only	2.90	2.90	2.90

Regular Saver Accounts

Account Details	+Gross %	^AER %
Regular Saver 200 Issue 3 Fixed term account. Available in branch only	4.25	4.25
Regular E-Saver 200 Issue 2 Fixed term account. Available online only	4.25	4.25

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.

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Junior Accounts

Account Details	+Gross %	¥Tax Free Rate %	^AER %
Junior Affinity Regular Saver Fixed term account	4.45	-	4.45
Junior Savers (Junior Savers including bonus)	2.00 #3.25	- -	2.00 #3.25
JISA (Junior ISA)	3.60	3.60	3.60

Young Adult Accounts

Account Details	+Gross %	^AER %
3-Year Young Adult Bond Issue 1** Fixed term variable rate account	4.25	4.25

Business & Charities Accounts

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

+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.

**This product is only available to holders of maturing Penrith Building Society Junior Saver accounts.

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 CA11 7AR or give us a call on 01768 863 675 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.

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.

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Penrith building society

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