



**Penrith**  
building society

Listening and supporting since 1877

# Our Current Interest Rates

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

**Member of the Building Societies Association.**

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.



Protected

## Open Accounts

As of: 1<sup>st</sup> October 2024

	+Gross Rate %	¥Tax Free Rate %	^AER %
<b>Limited Access E-Saver Issue 1</b> Available Online Only	4.21	–	4.21
<b>Regular Saver 200 Issue 2</b> Fixed term account. Branch Only	5.00	–	5.00
<b>Limited Access ISA</b> Transfers in allowed	4.16	4.16	4.16
<b>90 Day Notice ISA</b> Transfers in allowed	4.36	4.36	4.36
<b>ISA Issue 3</b> Transfers in allowed, Cumbria Only	3.95	3.95	3.95
<b>60 Day Notice Account</b>	4.10	–	4.10
<b>30 Day Notice Account</b>	3.90	–	3.90
<b>Homebuyers Bonus Account</b> (1% bonus may apply *)	3.80	–	3.80
<b>APS ISA</b> For spousal inheritance only	3.95	3.95	3.95
<b>Junior Affinity Regular Saver</b> Fixed term account	4.70	–	4.70
<b>JISA</b>	3.85	3.85	3.85
<b>Junior Saver Shares</b> (Junior Saver including bonus)	2.95 #4.20	– –	2.95 #4.20
<b>Corporate 7 Day Notice Account</b> Cumbria Only	3.25	–	3.25
<b>Business 7 Day Notice Account</b> Cumbria Only	3.25	–	3.25
<b>Deposit Account</b> - Up to £999.99 - £1000 to £20,000 - Over £20,000	1.30 1.35 1.75	– – –	1.30 1.35 1.75
<b>Gross Account</b> Unincorporated Charities	1.95	1.95	1.95
<b>Instant Access Shares</b> - Up to £999.99 - £1000 to £4,999 - Over £5,000	2.25 2.50 2.80	– – –	2.25 2.50 2.80
<b>Affinity Account</b>	3.20	–	3.20

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.

+ 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.

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

^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 Key Product Information for Terms and Conditions.

# This includes a birthday bonus of 1.25% gross.

## Closed Accounts

As of: 1<sup>st</sup> October 2024

	+Gross Rate %	¥Tax Free Rate %	^AER %
<b>Gross Account</b> Non-residents	1.95	1.95	1.95
<b>Help to Buy: ISA (HtB: ISA)</b> Cumbria Only	3.30	3.30	3.30
<b>ISA Issue 1</b>	3.95	3.95	3.95
<b>ISA Issue 2</b>	3.95	3.95	3.95
<b>Regular Saver 200</b> Fixed term account. Cumbria Only	4.00	–	4.00
<b>Regular Saver 300</b> Fixed term account. Heartland Only ~	6.00	–	6.00
<b>Penrith Capital Bond 3 (Issue 5)</b> Fixed term account (Existing PCB 3 (Issue 4) holders only)	~4.00	–	~4.00
<b>Penrith Capital Bond 5 (Issue 4)</b> Fixed term account (Existing PCB 5 (Issue 3) holders only)	~4.00	–	~4.00
<b>140th Anniversary Bond (Issue 4)</b> Fixed term account (Existing 140th Anniversary Bond (Issue 3) holders only)	~5.00	–	~5.00
<b>Ullswater Bond (Issue 4)</b> Fixed term account (Existing Ullswater Bond (Issue 3) holders only)	~4.50	–	~4.50
<b>Loyalty 90 Day Notice Account</b>	4.35	–	4.35
<b>Derwent Bond</b> 2-year Fixed rate, Fixed term account. Limited Edition	~2.00	–	~2.00
<b>Derwent Bond (Issue 2)</b> 2-year Fixed rate, Fixed term account (Existing Derwent Bond holders only)	~4.25	–	~4.25
<b>Windermere Bond</b> 2-year Fixed rate, Fixed term account. Limited Edition	~4.00	–	~4.00
<b>Windermere Bond (Issue 2)</b> 2-year Fixed rate, Fixed Term account (Existing Windermere Bond holders only)	~4.25	–	~4.25
<b>Thirlmere Fixed Rate Bond</b> Fixed rate, Fixed term account, Limited Edition. Heartland Only ~	~5.00	–	~5.00
<b>90 Day Notice Account</b>	4.30	–	4.30
<b>Grasmere Bond</b> 2-year Fixed rate, Fixed term account. Limited Edition	~4.50	–	~4.50

~ Cumbria, Northumberland, Tyne & Wear, County Durham, Lancashire and Yorkshire

~ 2 Year Fixed Rate Fixed Term account.  
Interest is payable half-yearly on Gross Accounts and  
annually on all other share and deposit types.

All rates quoted are per annum and variable with the exception of  
Fixed Rate accounts indicated by ~.



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## 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 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 key product information document, 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.

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V11.20