

# INTEREST RATES FOR CLOSED ACCOUNTS

Updated 1st April 2024

Account Name	Minimum Balance	Current Interest Rate	Notes
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Easy Access and Notice Accounts			
A* Children's Account	£100	2.85% Gross pa/AER	This is a variable rate bond for children that matures on the child's 16th birthday
Regular Saver Locals	£10	4.50% Gross pa/AER	-
Gold 195 Day Notice	£20,000	5.15% Gross pa/AER	-

Cash ISAs			
Help To Buy ISA	£1	2.30% Tax Free pa/AER	The scheme has been closed by HMRC

Client Accounts			
Undesignated Client Instant Access	£1	2.00% Gross pa/AER	Instant access with transfers to the firm's own bank account
Designated Client Instant Access	£1	2.00% Gross pa/AER	

Business Accounts			
Business Saver Take 2 Locals	£5,000	3.30% Gross pa/AER	2 withdrawals per year up to a maximum of £20,000
Business Saver Take 2 Locals Issue 2	£5,000	3.30% Gross pa/AER	

SIPP / Trust			
SIPP / Trust No Notice	£1	2.00% Gross pa/AER	-

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, and has been rounded to 2 decimal places. Gross interest is the rate payable to you without the deduction of tax at the rate specified by law. We will not take tax off the interest you earn. It is your responsibility to declare any interest you earn directly with HMRC. The receipt of interest gross by a company will not prevent that interest from being liable to corporate tax. Variable interest rates may be subject to change.

Buckinghamshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 206022