145 Day Notice Account

- 145 days' notice for withdrawals, even with a penalty early withdrawals are not allowed
- Variable rate
- Save £5,000 - £500,000
- Monthly interest

This account is suitable for someone using their personal savings who can give 145 days' notice to access their funds.

Product Terms and Conditions

Summary Box

What is the interest rate?

Minimum balance	Gross*/AER**%
£5,000+	3.97/4.05

Interest is calculated daily and may be visible on your account from the 24th of the month. This won't be available to you until the due date of the last working day of the applicable month. Once added to this account, interest becomes subject to the same withdrawal conditions as the capital.

If the balance of the account falls below the minimum of £5,000, the lowest rate in our easy access range will apply until the minimum balance is reached again.

*Interest is paid without tax deducted. Some savers will be required to pay tax on savings interest; this should be arranged directly with HMRC through your tax return.

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

Can MHBS change the interest rate?

The interest rate is variable which means we can increase or decrease the rate at any time.

For more details about why we may change the rate, how and when we will let you know about the change, please refer to section Interest Section of the General Savings Account Terms and Conditions.

What would the estimated balance be after 12 months based on a £5,000 deposit?

£5,202.50

This projection is for illustrative purposes only.

If £5,000 was deposited on 1 July, the account balance would be £5,202.50 on 30 June the following year. This assumes no further deposits or withdrawals are made, no changes are made to the interest rate and interest earned is added to the account.

How do I open and manage my account?

This account is available to open and manage online or in branch. You can pay into your account by electronic payment, cash or cheque. You must be a permanent UK resident and aged 18 or over.

When opening an account (single or joint) with the Society, you will be required to provide a valid National Insurance Number. MHBS reserves the right to reject any application.

You must fund the account within ten days of opening. You can fund the account multiple times during this period.

The minimum balance is £5,000 and the maximum balance is £500,000 per person (£1m joint).

Customers may hold more than one account but the maximum holding across all accounts with the Society is £500,000 per person.

Can I withdraw money?

Withdrawals, transfers or closure can be completed online, in branch or by post and are subject to 145 days' written notice, even with a penalty early withdrawals are not allowed.

Additional information

This product may be withdrawn from sale at any time without notice.

We reserve the right to close your account and return the funds to you.We may prohibit further deposits into this product at any time.

When we do this, we will update the relevant section within the 'Current interest rates for withdrawn products' page of mhbs.co.uk We will not personally notify you when we do this.

For full terms and conditions for savings accounts, please refer to our General Savings Account Terms and Conditions. In the event of any apparent conflict between the conditions in this leaflet and the full terms and conditions, this leaflet takes precedence.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations.

Summary of Changes to General Savings Terms and Conditions (effective 4 April 2026). Two clauses are being updated:

Clause 11.3.3(b)(ii) The period to close or withdraw from your account without giving notice will reduce from 60 days to 30 days.

Clause 12.4(b)(i)(b) The same change applies here: the notice-free withdrawal/closure period will reduce from 60 days to 30 days. All other wording in the affected clauses remains unchanged.

Market Harborough Building Society, The Square, Market Harborough, LE16 7PD.
Established 1870. Member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under register no. 206041.

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