

SAVINGS RATES

Accounts closed to new and existing customers

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Standard Saver

Rates valid from	Balance	Annual Gross/AER
01/12/17	£1	0.20%

Interest rates are variable.

Instant Cash ISA

Rates valid from	Balance	Annual – Tax Free Gross/AER
31/08/18	£1	0.35%

Interest rates are variable.

First Save

Rates valid from	Balance	Annual Gross/AER
08/12/16	£1+	0.25%

Interest rates are variable.

Fixed Bond – 1 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
26/09/17 – 30/04/18	£2,000+	0.40%	0.40%	0.40%

Savings rates

Fixed Bond – 3 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
08/03/16 – 11/07/16	£50,000+	1.15%	1.14%	1.15%
	£2,000 to £49,999	1.00%	1.00%	1.00%
08/12/15 – 07/03/16	£50,000+	1.40%	1.39%	1.40%
	£2,000 to £49,999	1.20%	1.19%	1.20%
06/10/15 – 07/12/15	£50,000+	1.75%	1.74%	1.75%
	£2,000 to £49,999	1.25%	1.24%	1.25%
21/07/15 – 05/10/15	£50,000+	1.85%	1.83%	1.85%
	£2,000 to £49,999	1.35%	1.34%	1.35%
14/04/15 – 20/07/15	£50,000+	1.40%	1.39%	1.40%
	£2,000 to £49,999	1.20%	1.19%	1.20%
10/03/15 – 13/04/15	£50,000+	1.55%	1.54%	1.55%
	£2,000 to £49,999	1.30%	1.29%	1.30%
03/02/15 – 09/03/15	£50,000+	1.55%	1.54%	1.55%
	£2,000 to £49,999	1.50%	1.49%	1.50%
09/12/14 – 02/02/15	£50,000+	1.70%	1.69%	1.70%
	£2,000 to £49,999	1.65%	1.64%	1.65%

Fixed Bond – 4 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
04/03/14 – 22/09/14	£50,000+	2.80%	2.76%	2.80%
	£2,000 to £49,999	2.60%	2.57%	2.60%
16/10/12 – 03/03/14	£50,000+	2.80%	-	-
	£2,000 to £49,999	2.60%	-	-

Fixed Rate Cash ISA – 3 Year

Accounts opened between	Balance	Annual – Tax Free	Monthly – Tax Free	
		Gross/AER	Gross	AER
08/12/15 – 11/01/16	£40,000+	1.40%	1.39%	1.40%
	£1 – £39,999	1.20%	1.19%	1.20%
27/10/15 – 07/12/15	£40,000+	1.75%	1.74%	1.75%
	£1 – £39,999	1.25%	1.24%	1.25%
21/07/15 – 26/10/15	£40,000+	1.85%	1.83%	1.85%
	£1 – £39,999	1.35%	1.34%	1.35%
12/05/15 – 20/07/15	£40,000+	1.50%	1.49%	1.50%
	£1 – £39,999	1.30%	1.29%	1.30%
10/03/15 – 11/05/15	£40,000+	1.70%	1.69%	1.70%
	£1 – £39,999	1.30%	1.29%	1.30%
06/01/15 – 09/03/15	£20,000+	1.70%	1.69%	1.70%
	£1 – £19,999	1.65%	1.64%	1.65%
13/05/14 – 05/01/15	£20,000+	1.95%	1.93%	1.95%
	£1 – £19,999	1.75%	1.74%	1.75%

Savings rates

Fixed Rate Cash ISA – 4 Year

Accounts opened between	Balance	Annual – Tax Free	Monthly – Tax Free	
		Gross/AER	Gross	AER
13/05/14 – 22/09/14	£20,000+	2.00%	1.98%	2.00%
	£1 – £19,999	1.80%	1.79%	1.80%
04/03/14 – 12/05/14	£20,000+	2.40%	2.37%	2.40%
	£1 – £19,999	2.15%	2.13%	2.15%
10/12/13 – 03/03/14	£10,000+	2.00%	1.98%	2.00%
	£1 – £9,999	1.95%	1.93%	1.95%

Flexible Savings

Rates valid from	Balance	Annual Gross/AER	Quarterly Gross/AER	Monthly Gross/AER
01/12/17	£1+	0.10%	0.10%	0.10%

Instant Gold

Rates valid from	Balance	Annual Gross/AER
01/12/17	£1	0.10%

Internet Saver

Rates valid from	Balance	Annual Gross/AER
01/12/17	£1	0.20%

Matured Funds

Rates valid from	Balance	Annual Gross/AER	Monthly Gross/AER
14/11/11	£1+	0.25%	0.25%

Online Fixed Bond – 1 Year

Accounts opened between	Balance	Annual Gross/AER
26/09/17 – 30/04/18	£2,000+	0.40%

Savings rates

Online Fixed Bond – 3 Year

Accounts opened between	Balance	Annual Gross/AER
08/03/16 – 11/07/16	£50,000+	1.15%
	£2,000 to £49,999	1.00%
08/12/15 – 07/03/16	£50,000+	1.40%
	£2,000 to £49,999	1.20%
06/10/15 – 07/12/15	£50,000+	1.75%
	£2,000 to £49,999	1.25%
21/07/15 – 05/10/15	£50,000+	1.85%
	£2,000 to £49,999	1.35%
14/04/15 – 20/07/15	£50,000+	1.40%
	£2,000 to £49,999	1.20%
10/03/15 – 13/04/15	£50,000+	1.55%
	£2,000 to £49,999	1.30%
03/02/15 – 09/03/15	£50,000+	1.55%
	£2,000 to £49,999	1.50%
09/12/14 – 02/02/15	£50,000+	1.70%
	£2,000 to £49,999	1.65%

Online Saver

Rates valid from	Balance	Annual Gross/AER	Gross	Monthly AER
01/12/17	£1+	0.20%	0.20%	0.20%

Interest rates are variable.

Online Step Bond

Account opened between	Balance	Annual Gross/AER	Year 1	
			Gross	Monthly AER
10/03/15 – 13/04/15	£50,000+	1.45%	1.44%	1.45%
	£2,000 – £49,999	1.20%	1.19%	1.20%
03/02/15 – 09/03/15	£50,000+	1.45%	1.44%	1.45%
	£2,000 – £49,999	1.40%	1.39%	1.40%
09/12/14 – 02/02/15	£50,000+	1.65%	1.64%	1.65%
	£2,000 – £49,999	1.55%	1.54%	1.55%

Account opened between	Balance	Annual Gross/AER	Year 2	
			Gross	Monthly AER
10/03/15 – 13/04/15	£50,000+	1.55%	1.54%	1.55%
	£2,000 – £49,999	1.30%	1.29%	1.30%
03/02/15 – 09/03/15	£50,000+	1.55%	1.54%	1.55%
	£2,000 – £49,999	1.50%	1.49%	1.50%
09/12/14 – 02/02/15	£50,000+	1.75%	1.74%	1.75%
	£2,000 – £49,999	1.65%	1.64%	1.65%

Savings rates

Online Step Bond *continued*

Account opened between	Balance	Year 3		
		Annual Gross/AER	Gross	Monthly AER
10/03/15 – 13/04/15	£50,000+	1.65%	1.64%	1.65%
	£2,000 – £49,999	1.40%	1.39%	1.40%
03/02/15 – 09/03/15	£50,000+	1.65%	1.64%	1.65%
	£2,000 – £49,999	1.60%	1.59%	1.60%
09/12/14 – 02/02/15	£50,000+	1.85%	1.83%	1.85%
	£2,000 – £49,999	1.75%	1.74%	1.75%

Platinum Savings

Rates valid from	Balance	Annual Gross/AER
01/12/17	£1	0.20%

Premier Saver

Rates valid from	Balance	Annual Gross/AER
01/12/17	£1	0.20%

Young Saver

Rates valid from	Balance	Quarterly	
		Gross	AER
21/07/18	£5,000+	0.20%	0.20%
	Under £5,000	1.99%	2.00%

AER

AER means Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded each year and allows you to easily compare different offers.

Gross rate

Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax free

Tax free is the contractual rate of interest payable where interest is exempt from income tax.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio CD.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Rates correct as at 31 August 2018.

