

# Our Savings Rates

Effective from 12<sup>th</sup> October 2026

## Tax-Free Accounts

**Fixed-Rate ISA to 31<sup>st</sup> October 2027**

**Fixed-Rate ISA to 31<sup>st</sup> October 2028**

**Fixed-Rate ISA to 31<sup>st</sup> October 2029**

**Monthly Income Fixed-Rate ISA to 31<sup>st</sup> October 2029**

**Single Access ISA**

**90-Day Notice ISA**

**30-Day Notice ISA**

**Easy Access ISA**

**Regular Saver ISA**

£0-£24,999 (With bonus)

Amounts over £25,000 (With bonus)

Without bonus

**Junior ISA**

## Personal Accounts

**Member Exclusive Fixed-Rate Bond to 31<sup>st</sup> October 2029**

**Fixed-Rate Bond to 31<sup>st</sup> October 2027**

**Fixed-Rate Bond to 31<sup>st</sup> October 2028**

**Fixed-Rate Bond to 31<sup>st</sup> October 2029**

**Monthly Income Fixed-Rate Bond to 31<sup>st</sup> October 2029**

**Easy Access**

**Triple Access**

**35-Day Notice**

**Online Regular Saver**

**Instant Access**

**Young Regular Saver**

**Young Saver Easy Access**

## Business & Charity Accounts

**Business Fixed-Rate Bond to 31<sup>st</sup> October 2027**

**35-Day Notice Business Account**

**Client Account** Interest paid monthly

**Charities Fixed-Rate Bond to 31<sup>st</sup> October 2027**

**35-Day Notice Charity Account**

**Charities, Clubs & Associations**

## Interest Rate %

Tax-Free/AER\*

4.10

4.20

4.40

4.31/4.40

3.60

3.35

2.85

2.35

3.00

2.35

2.35

3.75

Gross/AER\*

4.60

4.10

4.20

4.40

4.31/4.40

1.90

3.40

3.15

5.75

0.00

3.75

3.00

Gross/AER\*

3.60

2.80

2.23/2.25

3.60

2.80

1.65

\*Interest rate terms explained:

Gross means we do not take income tax off the interest.

Tax-Free means you do not pay income tax on the interest.

AER (Annual Equivalent Rate) differs from the Gross annual interest rate if interest is paid more than once a year. If interest is added to the account, it also earns interest, and the AER reflects this by showing the rate as if interest were paid annually.

# Our Closed Account Rates



Effective from 23<sup>rd</sup> March 2026

## Tax-Free Accounts

Help to Buy ISA

## Personal Accounts

60-Day Direct

Easy Access Direct

**Sure Start** Interest paid twice yearly: 31 Dec & 30 Jun

## Regular Saver Reward

£0-£24,999 (With bonus)

Amounts over £25,000 (With bonus)

Without bonus

## Business & Charity Accounts

Business/Limited Company Reserve

Company Deposit

Property Lettings and Management Agents

Solicitor Client Deposit Account

Solicitor Will Trust Account

## Interest Rate %

Tax-Free/AER\*

3.00

Gross/AER\*

2.75

1.60

2.98/3.00

2.45

1.85

1.85

Gross/AER\*

0.80

1.00

2.25

2.25

2.25

\*Interest rate terms explained:

Gross means we do not take income tax off the interest.

Tax-Free means you do not pay income tax on the interest.

AER (Annual Equivalent Rate) differs from the Gross annual interest rate if interest is paid more than once a year. If interest is added to the account, it also earns interest, and the AER reflects this by showing the rate as if interest were paid annually.