

Our Savings Rates

Effective from 14th September 2026

Tax-Free Accounts

Fixed-Rate ISA to 30th September 2027

Fixed-Rate ISA to 31st October 2028

Fixed-Rate ISA to 31st October 2029

Monthly Income Fixed-Rate ISA to 31st 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 31st October 2029

Fixed-Rate Bond to 30th September 2027

Fixed-Rate Bond to 31st October 2028

Fixed-Rate Bond to 31st October 2029

Monthly Income Fixed-Rate Bond to 31st 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 30th September 2027

35-Day Notice Business Account

Client Account Interest paid monthly

Charities Fixed-Rate Bond to 30th September 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 23rd 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.