

# Interest Rates

AS AT 15th January 2019 - Available to UK residents only. Applicants must reside in LE, DE and NG postcodes or be existing members.

All interest rates are annual, unless otherwise stated.

All interest rates are variable.

## Current Interest Rates

As at 2nd January 2019

ACCOUNT	AER	
	%	GROSS P.A. %

### INSTANT ACCESS

£10 or more	0.20	0.20
-------------	------	------

### AFFINITY ACCOUNT

£10 or more	0.50	0.50
-------------	------	------

### 50 DAY NOTICE ACCOUNT 2

<b>Annual</b>		
£50 or more	0.50	0.50
<b>Monthly</b>		
£10,000 or more	0.50	0.50

### 90 DAY NOTICE ACCOUNT

<b>Annual</b>		
£10,000 or more	1.00	1.00
<b>Monthly</b>		
£25,000 or more	1.00	1.00

### INSTANT ACCESS CASH ISA ISSUE 4

£1 or more	0.85	0.85
------------	------	------

### JUNIOR ISA

£1 or more	2.00	2.00
------------	------	------

### SPOUSAL INHERITANCE ISA

£1 or more	0.85	0.85
------------	------	------

### YOUNG PERSONS for Under 16s

£1 or more	1.30	1.30
------------	------	------

### YOUNG MONTHLY SAVER

For regular equal monthly savings of £1 to £100. Interest rate subject to Terms and Conditions.	2.00	2.00
---	------	------

### FUTURE FIRST for savers aged 16 to 25

£1 or more	1.30	1.30
------------	------	------

### ONE YEAR MONTHLY SAVER

For regular equal monthly savings of £50 to £500. Interest rate subject to Terms and Conditions.	1.50	1.50
--	------	------

### SAVE TO BUY - product launched 26th July 2018

For regular monthly savings of £50 to £500. Interest rate subject to Terms and Conditions.	1.50	1.50
--	------	------

**INSTANT ACCESS DEPOSIT-** Accounts for clubs, limited companies and non-individuals.

£10 to £24,999	0.20	0.20
£25,000 or more	0.55	0.55

Other Deposit accounts are available for UK Trusts and Client money. Please ask for details.

## Previous Interest Rates

ACCOUNT	AER	
	%	GROSS P.A. %

### INSTANT ACCESS

£10 or more	0.20	0.20
-------------	------	------

### AFFINITY ACCOUNT

£10 or more	0.50	0.50
-------------	------	------

### 50 DAY NOTICE ACCOUNT 2

<b>Annual</b>		
£50 or more	0.50	0.50
<b>Monthly</b>		
£10,000 or more	0.50	0.50

### 90 DAY NOTICE ACCOUNT

<b>Annual</b>		
£10,000 or more	n/a	n/a
<b>Monthly</b>		
£25,000 or more	n/a	n/a

### INSTANT ACCESS CASH ISA ISSUE 4

£1 or more	0.85	0.85
------------	------	------

### JUNIOR ISA

£1 or more	2.00	2.00
------------	------	------

### SPOUSAL INHERITANCE ISA

£1 or more	0.85	0.85
------------	------	------

### YOUNG PERSONS for Under 16s

£1 or more	1.30	1.30
------------	------	------

### YOUNG MONTHLY SAVER

For regular equal monthly savings of £1 to £100. Interest rate subject to Terms and Conditions.	2.00	2.00
---	------	------

### FUTURE FIRST for savers aged 16 to 25

£1 or more	1.30	1.30
------------	------	------

### ONE YEAR MONTHLY SAVER

For regular equal monthly savings of £50 to £500. Interest rate subject to Terms and Conditions.	1.50	1.50
--	------	------

### SAVE TO BUY

For regular monthly savings of £50 to £500. Interest rate subject to Terms and Conditions.	n/a	n/a
--	-----	-----

**INSTANT ACCESS DEPOSIT-** Accounts for clubs, limited companies and non-individuals.

£10 to £24,999	0.20	0.20
£25,000 or more	0.55	0.55

Other Deposit accounts are available for UK Trusts and Client money. Please ask for details.

# Interest Rates

AS AT 15th January 2019 - Closed issue accounts - No longer available.  
All interest rates are variable and annual unless otherwise stated.

## Interest Rates

ACCOUNT	CURRENT	
	AER %	GROSS P.A. %

### POSTAL ACCOUNT

<b>Annual Rate</b> £100 or more	<b>0.20</b>	<b>0.20</b>
<b>Monthly Rate</b> £1,000 or more	<b>0.20</b>	<b>0.20</b>

### POSTAL CLASSIC + ACCOUNT

<b>Annual Rate</b> £100 or more	<b>0.50</b>	<b>0.50</b>
<b>Monthly Rate</b> £1,000 or more	<b>0.50</b>	<b>0.50</b>

### CLASSIC

<b>Annual Rate</b> £10 or more	<b>0.50</b>	<b>0.50</b>
<b>Monthly Rate</b> £10,000 or more	<b>0.50</b>	<b>0.50</b>

### 50 DAY NOTICE

<b>Annual Rate</b> £50 or more	<b>0.55</b>	<b>0.55</b>
<b>Monthly Rate</b> £10,000 or more	<b>0.55</b>	<b>0.55</b>

### MONTHLY INCOME 60

£10,000 or more	<b>0.75</b>	<b>0.75</b>
-----------------	-------------	-------------

### INSTANT ACCESS CASH ISA

£1 or more	<b>0.85</b>	<b>0.85</b>
------------	-------------	-------------

### CASH ISA (previously TESSA-only ISA)

£1 or more	<b>0.85</b>	<b>0.85</b>
------------	-------------	-------------

### INSTANT ACCESS CASH ISA ISSUE 3

£1 or more	<b>0.85</b>	<b>0.85</b>
------------	-------------	-------------

### YOUNG SAVERS+ for Under 16s

£1 or more	<b>1.30</b>	<b>1.30</b>
------------	-------------	-------------

## Interest Rates

ACCOUNT	CURRENT	
	AER %	GROSS P.A. %

### LOUGHBOROUGH PLUS

£1 to £2,999	<b>0.40</b>	<b>0.40</b>
£3,000 or more	<b>0.80</b>	<b>0.80</b>

### REGULAR SAVERS

For regular monthly savings of £10 or more	<b>0.75</b>	<b>0.75</b>
--	-------------	-------------

### GUARANTEED REGULAR SAVERS

For regular monthly savings of £10 to £300	<b>0.75</b>	<b>0.75</b>
--	-------------	-------------

### MONTHLY SAVER

For regular equal monthly savings of £10 to £500	<b>0.25</b>	<b>0.25</b>
Enhanced rate if at least 11 equal monthly payments are made and only one withdrawal is made annually	<b>1.75</b>	<b>1.75</b>

### MONTHLY SAVER 2

For regular equal monthly savings of £10 to £200	<b>1.75</b>	<b>1.75</b>
--	-------------	-------------

### MONTHLY SAVER 3

For regular equal monthly savings of £10 to £250. Interest rate subject to Terms and Conditions.	<b>1.75</b>	<b>1.75</b>
--	-------------	-------------

### INSTANT ACCESS - previously 30 day account

<b>Annual rate</b> £10 or more	<b>0.20</b>	<b>0.20</b>
<b>Monthly Rate</b> £10000 or more	<b>0.20</b>	<b>0.20</b>

**Applicable to Open and Closed issue accounts:** - Where your account balance falls below the minimum required, this may affect the interest rate paid on your account. Please refer to the product Summary Box for the full Terms and Conditions.

Interest is payable gross (no tax is deducted). However, you may be liable to pay tax depending on your income, for further details go to [www.GOV.UK](http://www.GOV.UK) and search Personal Savings Allowance. AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. Gross means the contractual rate of interest payable.