

Interest Rates as at 14th February 2020

Available to UK residents only. All interest rates are annual unless otherwise stated. All interest rates are variable.

Current Interest Rates

AER GROSS

Instant Access		
£10 or more	0.20%	0.20%

Affinity Account		
£10 or more	0.50%	0.50%

50 Day Notice Account 2		
Annual - £50 or more	0.50%	0.50%
Monthly - £10,000 or more	0.50%	0.50%

90 Day Notice Account		
Annual - £10,000 - £49,999	1.00%	1.00%
Annual - £50,000+	1.20%	1.20%
Monthly - £25,000 - £49,999	1.00%	1.00%
Monthly - £50,000+	1.20%	1.20%

Instant Access Cash ISA Issue 4		
£1 - £49,999	0.85%	0.85%
£50,000+	1.10%	1.10%

Junior ISA		
£1 or more	2.50%	2.50%

Spousal Inheritance ISA		
£1 - £49,999	0.85%	0.85%
£50,000+	1.10%	1.10%

Young Persons for under 16s		
£1 or more	1.30%	1.30%

Young Monthly Saver		
£1 to £100**	2.00%	2.00%

Future First for savers aged 16 to 25		
£1 or more	1.30%	1.30%

Monthly Saver Issue 4		
£10 to £250**	2.00%	2.00%

Previous Interest Rates

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Instant Access		
£10 or more	0.20%	0.20%

Affinity Account		
£10 or more	0.50%	0.50%

50 Day Notice Account 2		
Annual - £50 or more	0.50%	0.50%
Monthly - £10,000 or more	0.50%	0.50%

90 Day Notice Account		
Annual - £10,000 or more	1.00%	1.00%
Monthly - £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		
£1 to £100**	2.00%	2.00%

Future First for savers aged 16 to 25		
£1 or more	1.30%	1.30%

Monthly Saver Issue 4		
£10 to £250**	2.00%	2.00%

* Regular equal monthly savings required. Interest rate subject to Terms and Conditions

** Regular monthly savings required. Interest rate subject to Terms and Conditions

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

If your account balance falls below the minimum required, this may affect the interest rate paid - see the product Summary Box for 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 and search Personal Savings Allowance. This does not apply to ISA accounts which are tax free. Tax treatment of ISA is the responsibility of the Government and may not be maintained in the future.

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.

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Instant Access Deposit Accounts for clubs, limited companies and non-individuals***		
£10 to £24,999	0.20%	0.20%
£25,000 to £74,999	0.55%	0.55%
£75,000 or more	0.80%	0.80%

Instant Access Deposit Accounts for clubs, limited companies and non-individuals***		
£10 to £24,999	0.20%	0.20%
£25,000 to £74,999	0.55%	0.55%
£75,000 or more	0.80%	0.80%

120 Day Notice Deposit Accounts for clubs, limited companies and non-individuals***		
£25,000 or more	1.20%	1.20%

120 Day Notice Deposit Accounts for clubs, limited companies and non-individuals***		
£25,000 or more	1.20%	1.20%

* Regular equal monthly savings required. Interest rate subject to Terms and Conditions

** Regular monthly savings required. Interest rate subject to Terms and Conditions

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

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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.

Interest Rates as at 14th February 2020

Closed issue accounts – No longer available. All interest rates are variable and annual unless stated.

AER GROSS

Postal Account		
Annual Rate - £100 or more	0.20%	0.20%
Monthly Rate - £1,000 or more	0.20%	0.20%

Postal Classic + Account		
Annual Rate - £100 or more	0.50%	0.50%
Monthly Rate - £1,000 or more	0.50%	0.50%

Classic		
Annual Rate - £10 or more	0.50%	0.50%
Monthly Rate - £10,000 or more	0.50%	0.50%

50 Day Notice		
Annual Rate - £50 or more	0.55%	0.55%
Monthly Rate - £10,000 or more	0.55%	0.55%

Monthly Income 60		
£10,000 or more	0.75%	0.75%

Instant Access Cash ISA		
£1 - £49,999	0.85%	0.85%
£50,000+	1.10%	1.10%

Cash ISA (previously TESSA-only ISA)		
£1 - £49,999	0.85%	0.85%
£50,000+	1.10%	1.10%

Instant Access Cash ISA Issue 3		
£1 - £49,999	0.85%	0.85%
£50,000+	1.10%	1.10%

Young Savers+ for Under 16s		
£1 or more	1.30%	1.30%

AER GROSS

Loughborough Plus		
£1 to £2,999	0.40%	0.40%
£3,000 or more	0.80%	0.80%

Regular Savers		
£10 or more*	0.75%	0.75%

Guaranteed Regular Saver		
£10 to £300*	0.75%	0.75%

Monthly Saver		
£10 to £500*	0.25%	0.25%
Enhanced rate**	1.75%	1.75%

Monthly Saver 2		
£10 to £200*	1.75%	1.75%

Monthly Saver 3		
£10 to £250*	1.75%	1.75%

One Year Monthly Saver		
£50 to £500*	1.50%	1.50%

Save to Buy		
£50 to £500	3.00%	3.00%

Instant Access (previously 30 day account)		
£10 or more	0.20%	0.20%
£1,000 or more	0.20%	0.20%

* Regular equal monthly savings required. Interest rate subject to Terms and Conditions

** Enhanced rate if at least 11 equal monthly payments are made and only one withdrawal is made annually

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