

# Interest Rates as at 19<sup>th</sup> March 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+	0.20%	0.20%
Affinity Account		
£10+	0.50%	0.50%
50 Day Notice Account 2		
Annual - £50+	0.50%	0.50%
Monthly - £10,000+	0.50%	0.50%
Junior ISA		
£1+	2.50%	2.50%
Instant Access Deposit Accounts for clubs, limited companies and non-individuals*		
£10 - £24,999	0.20%	0.20%
£25,000 - £74,999	0.55%	0.55%
£75,000+	0.80%	0.80%
Instant Access Cash ISA Issue 5		
£1 - £49,999	0.75%	0.75%
£50,000+	0.95%	0.95%

## Previous Interest Rates

AER

GROSS

Instant Access		
£10+	0.20%	0.20%
Affinity Account		
£10+	0.50%	0.50%
50 Day Notice Account 2		
Annual - £50+	0.50%	0.50%
Monthly - £10,000+	0.50%	0.50%
Junior ISA		
£1+	2.50%	2.50%
Instant Access Deposit Accounts for clubs, limited companies and non-individuals*		
£10 - £24,999	0.20%	0.20%
£25,000 - £74,999	0.55%	0.55%
£75,000+	0.80%	0.80%

\* 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](http://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

# Interest Rates as at 19<sup>th</sup> March 2020

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

AER GROSS

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

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

Classic		
Annual Rate - £10+	0.50%	0.50%
Monthly Rate - £10,000+	0.50%	0.50%

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

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%

Monthly Income 60		
£10,000+	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%

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

AER GROSS

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

Young Persons for under 16s		
£1+	1.30%	1.30%

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

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

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

Loughborough Plus		
£1 - £2,999	0.40%	0.40%
£3,000+	0.80%	0.80%

Regular Savers		
£10+*	0.75%	0.75%

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

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

Save to Buy		
£50 - £500	3.00%	3.00%

\* 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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AER

GROSS

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

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

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

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

AER

GROSS

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

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

\* 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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