

SAVINGS

Offsale Variable Rate Products

Rates correct at 04/07/2024

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
7 Day Notice Account	
£1 plus (annual interest)	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
£1 plus (monthly interest)	3.20% / <u>3.25%</u> to 10/08/2023 then 3.45% / <u>3.50%</u>
30 Day Direct Account (Issue 1 & 2)	
£1,000 – £500,000 (annual interest)	<u>3.30%</u> to 10/08/2023 then <u>3.55%</u>
£1,000 – £500,000 (monthly interest)	3.25% / <u>3.30%</u> to 10/08/2023 then 3.49% / <u>3.55%</u>
30 Day Notice Account	
£500 – £2,000,000 (annual interest)	<u>3.30%</u> to 10/08/2023 then <u>3.55%</u>
£500 – £2,000,000 (monthly interest)	3.25% / <u>3.30%</u> to 10/08/2023 then 3.49% / <u>3.55%</u>
60 Day Direct Account (Issue 1)	
£1,000 – £500,000 (annual interest)	<u>3.40%</u> to 10/08/2023 then <u>3.60%</u>
£1,000 – £500,000 (monthly interest)	3.35% / <u>3.40%</u> to 10/08/2023 then 3.54% / <u>3.60%</u>
60 Day Notice Account (Issues 1 & 2)	
£500 – £2,000,000 (annual interest)	<u>3.40%</u> to 10/08/2023 then <u>3.60%</u>
£500 – £2,000,000 (monthly interest)	3.35% / <u>3.40%</u> to 10/08/2023 then 3.54% / <u>3.60%</u>
Branch 5 Access Bonus Saver	
£1 – £2,000,000	<u>4.80%</u> (with bonus) <u>3.55%</u> (without bonus)
Childrens Account	
£1 – £25,000	<u>3.65%</u> to 10/08/2023 then <u>3.90%</u>
Double Access Saver	
£1 – £2,000,000	<u>3.55%</u> to 10/08/2023 then <u>3.75%</u>
Easy Saver (Issue 1 & 2)	
£500 – £2,000,000	<u>3.30%</u> to 10/08/2023 then <u>3.50%</u>
e-Saver Account (Issue 1, 12, 13, 14, 15, 16)	
£1 – £1,000,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
First Home Steps Account	
£1 – £2,500	<u>3.80%</u> to 26/10/2023 then <u>5.25%</u>
£2,501 – £7,500	<u>4.30%</u> to 26/10/2023 then <u>5.25%</u>
£7,501 – £25,000	<u>4.80%</u> to 26/10/2023 then <u>5.25%</u>
First Home Steps Account (Issue 2)	
£1 – £2,500	<u>4.10%</u> to 26/10/2023 then <u>5.25%</u>
£2,501 – £7,500	<u>4.30%</u> to 26/10/2023 then <u>5.25%</u>
£7,501 – £25,000	<u>4.80%</u> to 26/10/2023 then <u>5.25%</u>

Bank of England Bank Rate from August 3 2023 to Present Day 5.25%, from June 22 2023 to August 3 2023, Bank Rate 5.00%.

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
First Home Steps Account (Issue 3)	
£1 – £2,500	<u>4.10%</u> to 26/10/2023 then <u>5.25%</u>
£2,501 – £7,500	<u>4.30%</u> to 26/10/2023 then <u>5.25%</u>
£7,501 – £25,000	<u>4.80%</u> to 26/10/2023 then <u>5.25%</u>
First Home Steps Online	
£1 – £2,500	<u>4.10%</u> to 26/10/2023 then <u>5.25%</u>
£2,501 – £7,500	<u>4.30%</u> to 26/10/2023 then <u>5.25%</u>
£7,501 – £25,000	<u>4.80%</u> to 26/10/2023 then <u>5.25%</u>
First Home Steps Online (Issue 2)	
£1 – £2,500	<u>4.10%</u> to 26/10/2023 then <u>5.25%</u>
£2,501 – £7,500	<u>4.30%</u> to 26/10/2023 then <u>5.25%</u>
£7,501 – £25,000	<u>4.80%</u> to 26/10/2023 then <u>5.25%</u>
Home Team Saver	
£500 – £2,000,000	<u>3.60%</u> to 10/08/2023 then <u>3.80%</u>
Instant Access	
£500 – £2,000,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
Learner Earner (Issue 1 & 2)	
Up to £250 per calendar month	<u>5.55%</u> to 10/08/2023 then <u>5.75%</u>
Learner Earner (Issue 3)	
Up to £250 per calendar month	<u>4.50%</u> to 10/08/2023 then <u>4.70%</u>
Maturity Limited Access	
£500 – £2,000,000 (annual interest)	<u>3.60%</u> to 10/08/2023 then <u>3.80%</u>
£500 – £2,000,000 (monthly interest)	3.54%/ <u>3.60%</u> to 10/08/2023 then 3.74%/ <u>3.80%</u>
Maturity Limited Access (Issues 2–4)	
£500 – £2,000,000 (annual interest)	<u>3.60%</u> to 10/08/2023 then <u>3.80%</u>
Member Limited Access	
£1 – £30,000 (without bonus)	<u>3.35%</u> to 10/08/2023 then <u>3.55%</u>
Monthly Saver Account	
£1 plus	<u>3.35%</u> to 10/08/2023 then <u>3.55%</u>
NHS Thank You Saver	
Up to £250 per calendar month	<u>4.00%</u> to 10/08/2023 then <u>4.20%</u>
NHS Thank You Online Saver	
Up to £250 per calendar month	<u>4.00%</u> to 10/08/2023 then <u>4.20%</u>

Bank of England Bank Rate from August 3 2023 to Present Day 5.25%, from June 22 2023 to August 3 2023, Bank Rate 5.00%.

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
Online Bonus Double Access	
£1 – £1,000,000	<u>5.00%</u> (with bonus) <u>4.85%</u> (without bonus)
Online Bonus Triple Access	
£1 – £1,000,000	<u>4.75%</u> (with bonus) <u>3.60%</u> (without bonus)
Online Double Access (Issues 1 & 2)	
£1 – £1,000,000	<u>4.75%</u> to 07/09/2023 then <u>4.85%</u>
Online Limited Access (Issues 1-5)	
£1 – £1,000,000	<u>3.40%</u> to 10/08/2023 then <u>3.60%</u>
Online Saver (without bonus)	
£1 – £250,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
Principality Bonus Saver (without bonus)	
£1 – £250,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
School Staff Saver	
Up to £250 per calendar month	<u>4.25%</u> to 10/08/2023 then <u>4.45%</u>
Thank You Saver (Issues 1 to 4)	
Up to £250 per calendar month	<u>4.25%</u> to 10/08/2023 then <u>4.45%</u>
Thank You Online Saver (Issues 1 to 4)	
Up to £250 per calendar month	<u>4.25%</u> to 10/08/2023 then <u>4.45%</u>
Triple Access Saver (Issue 1)	
£1 – £25,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
£25,001 – £2,000,000	<u>3.50%</u> to 10/08/2023 then <u>3.75%</u>
Triple Access Saver (Issue 2)	
£1 – £25,000	<u>3.35%</u> to 10/08/2023 then <u>3.55%</u>
£25,001 – £2,000,000	<u>3.50%</u> to 10/08/2023 then <u>3.70%</u>
Triple Access Saver (Issue 3 & 4)	
£1 – £25,000	<u>3.45%</u> to 10/08/2023 then <u>3.65%</u>
£25,001 – £2,000,000	<u>3.50%</u> to 10/08/2023 then <u>3.70%</u>
Web Saver (Issue 1-8)	
£1 – £250,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>

Bank of England Bank Rate from August 3 2023 to Present Day 5.25%, from June 22 2023 to August 3 2023, Bank Rate 5.00%.

ISA Variable Rate Accounts closed to new applications	Tax-free* each year/AER†
30 Day Notice Cash ISA	
£500 plus (annual interest)	<u>3.30%</u> to 10/08/2023 then <u>3.55%</u>
£500 plus (monthly interest)	3.25% / <u>3.30%</u> to 10/08/2023 then 3.49% / <u>3.55%</u>
60 Day Notice Cash ISA (Issues 1 & 2)	
£500 plus (annual interest)	<u>3.40%</u> to 10/08/2023 then <u>3.60%</u>
£500 plus (monthly interest)	3.35% / <u>3.40%</u> to 10/08/2023 then 3.54% / <u>3.60%</u>
Branch 5 Access Bonus Cash ISA	
£1 plus	<u>4.80%</u> (with bonus) <u>3.55%</u> (without bonus)
Easy Cash ISA (Issues 1 & 2)	
£500 – £2,000,000	<u>3.30%</u> to 10/08/2023 then <u>3.50%</u>
e-ISA (Issue 1, 9 ,10 ,11 , 12, 13)	
£1 plus	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
Maturity Limited Access Cash ISA	
£500 – £2,000,000 (annual interest)	<u>3.60%</u> to 10/08/2023 then <u>3.80%</u>
£500 – £2,000,000 (monthly interest)	3.54% / <u>3.60%</u> to 10/08/2023 then 3.74% / <u>3.80%</u>
Maturity Limited Access Cash ISA (Issues 2 – 4)	
£500 – £2,000,000 (annual interest)	<u>3.60%</u> to 10/08/2023 then <u>3.80%</u>
Members Tiered Variable Rate Cash ISA	
£1 – £10,999.99	<u>3.35%</u> to 10/08/2023 then <u>3.55%</u>
£11,000 – £18,999.99	<u>3.50%</u> to 10/08/2023 then <u>3.70%</u>
£19,000 plus	<u>3.65%</u> to 10/08/2023 then <u>3.85%</u>
Online Bonus ISA	
£1 – £250,000	<u>5.06%</u> (with bonus) <u>4.10%</u> (without bonus)
Online Bonus ISA (Issue 2)	
£1 – £250,000	<u>5.00%</u> (with bonus) <u>4.10%</u> (without bonus)
Online Bonus ISA (Issue 3)	
£1 – £250,000	<u>5.05%</u> (with bonus) <u>4.10%</u> (without bonus)
Online Bonus ISA (Issue 4)	
£1 – £250,000	<u>5.00%</u> (with bonus) <u>4.10%</u> (without bonus)
Online Bonus ISA (Issue 5)	
£1 – £250,000	<u>4.85%</u> (with bonus) <u>4.10%</u> (without bonus)
Online Bonus ISA (Issue 6)	
£1 – £250,000	<u>4.75%</u> (with bonus) <u>4.10%</u> (without bonus)
Online ISA	
£1 – £250,000	<u>4.40%</u> to 07/09/2023 then <u>4.50%</u>
Online ISA (without bonus)	
£1 – £250,000	<u>4.00%</u> to 07/09/2023 then <u>4.10%</u>

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ISA Variable Rate Accounts closed to new applications	Tax-free* each year/AER†
Tiered Variable Rate Cash ISA	
£1 – £10,999.99	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
£11,000 – £18,999.99	<u>3.40%</u> to 10/08/2023 then <u>3.65%</u>
£19,000 plus	<u>3.55%</u> to 10/08/2023 then <u>3.80%</u>
Triple Access Cash ISA	
£1 – £25,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
£25,001 plus	<u>3.50%</u> to 10/08/2023 then <u>3.75%</u>
Triple Cash ISA (Issues 2 & 3)	
£1 – £25,000	<u>3.35%</u> to 10/08/2023 then <u>3.55%</u>
£25,001 plus	<u>3.50%</u> to 10/08/2023 then <u>3.70%</u>
Triple Access Cash ISA (Issue 4 & 5)	
£1 – £25,000	<u>3.45%</u> to 10/08/2023 then <u>3.65%</u>
£25,001 plus	<u>3.50%</u> to 10/08/2023 then <u>3.70%</u>
Variable Rate Cash ISA	
£1 – £2,000,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>
Web ISA (Issues 1–9)	
£1 – £250,000	<u>3.25%</u> to 10/08/2023 then <u>3.50%</u>

Bank of England Bank Rate from August 3 2023 to Present Day 5.25%, from June 22 2023 to August 3 2023, Bank Rate 5.00%.



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* Gross interest is the rate of interest before income tax is deducted at the rate set by law.

† AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest were paid once each year on the whole balance, including previous interest payments.

* Tax-free means UK Income Tax and Capital Gains Tax is not deducted from the interest you earn. This depends on your individual circumstances, and may change in future.

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Where home matters
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