

SOCIETY
OF SAVERS

Summary Savings Rate Guide 2023/24

Rates correct as at 6 April 2024

Explaining your statement

Your statement shows the balance of your account on 6 April 2024 and any interest paid. When your branch or Head Office next update your passbook(s), the balance(s) should be the same as your statement balance(s) – providing that no deposits or withdrawals have been made since 6 April 2024.

For more information about your interest rate please refer to the terms and conditions of the account.

If applicable, the figures shown as ‘Interest rate’, ‘Interest paid’ and ‘New balance’ include any interest added to your account during the 2023/2024 tax year.

If you receive more than one interest payment during the year the amount shown as ‘Interest paid’ on your statement is the sum of all your interest payments in the last tax year. More information about your interest rate can be found in this booklet, or alternatively please refer to the terms and conditions of your account.

If you have an online only variable rate account that is an ISA, e.g. e-ISA or Web ISA, you will receive your statement notification via email in April.

If you have an online only variable rate account that is not an ISA, e.g. e-Saver or Web Saver, you will receive a separate online statement every January.

Important information

If you find anything on your statement which you believe is incorrect please let us know immediately.

Please send your statement to our Customer Services department at Principality Building Society, Principality Buildings, Queen Street, Cardiff, CF10 1UA, highlighting the queries.

Tariff of charges for our savings accounts

The charges we make relate to the operation of our Savings Accounts and reflect the expenses and costs that we incur.

Our charges are variable. For more details on how and when they may be varied please refer to our ‘Savings Terms and Conditions’ leaflet.

We will tell you about any changes to charges either by general notice in our branches or through our Customer Contact Centre, together with advertisements in one or more newspapers of our choice, or by letter or other personal notice.

Revised details of charges will also be sent to you with your annual statement.

The items described as ‘Service Charges’ reflect the fact that we are providing you with additional services.

Fees and charges applicable from 2 July 2019

Telegraphic transfer £8.

DEFINITIONS:

- * 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.
- ▲ Subject to compliance with ISA requirements, details of which are available from the Society.
- This is an online account and must be opened online and managed online.
- ◆ This account is only available to customers with a maturing Principality fixed term account.
- This account is only available to customers who have been members for two years or more.
- ❖ This account can only be opened on behalf of a child aged under 18 years old, or by a child aged between 14-17 years old.
- ✕ This account can only be opened by an adult(s) in conjunction with a child aged under 18.
- This account is only available to those employed in a school which is solely funded by the UK or Welsh government and which provides education free of charge (“State School”).
- ⌘ This account can only be opened by individuals who do not, or have not previously, owned a property.
- ⌘ This account can only be opened by individuals who are employed directly by the NHS, residing in one of the following postcode areas: LL, SY, LD, SA, CF, NP, HR, and CH 1 to 8. You will need to present your NHS staff ID card in order to evidence eligibility for this account when you open this account in branch.
- This account can only be opened by individuals who are employed directly by the NHS, residing in one of the following postcode areas: LL, SY, LD, SA, CF, NP, HR, and CH 1 to 8. You will need to provide your residential postcode and evidence of your current employment with the NHS in order to determine eligibility for this account.
- ◆ This account is only available to customers who have been members for one year or more.
- ★ This account can only be opened by individuals who are employed directly by the NHS. You will need to provide your residential postcode and evidence of your current employment with the NHS in order to determine eligibility for this account.
- ⌘ This account can only be opened on a guardian basis on behalf of a child aged under 16 years old, or by a child aged between 14-15 years old.
- ⌘ This account can only be opened on a trust basis on behalf of a child aged under 18 years old, or by a child aged between 14-17 years old.
- This account is only available to customers with a maturing Principality Regular Saver Bond account.

Non ISA Variable Rate Accounts available to new applications	Rates effective from	
	06/04/23	20/04/23
Gross* each year/AER†		
Branch 5 Access Bonus Saver - (Open date 16/11/2023)		
£1 - £2,000,000 (rate with bonus)	-	-
£1 - £2,000,000 (rate without bonus)	-	-
Branch Instant Access - (Open date 02/03/23)		
£1 - £2,000,000	2.40%	2.60%
Dylan Advanced Saver * - (Open date 20/04/2023)		
£1 - £50,000	-	3.85%
Dylan Young Saver *- (Open date 20/04/2023)		
Up to £150 per calendar month, up to a maximum of £20,000	-	3.25%
First Home Steps Account (Issue 4) ☼ - (Open date 26/10/2023)		
Up to £1,500 per calendar month, up to a maximum of £25,000	-	-
First Home Steps Online (Issue 3) ☼ - (Open date 26/10/2023)		
Up to £1,500 per calendar month, up to a maximum of £25,000	-	-
Gift Saver^{††} - (Open date 20/04/2023)		
Up to £150 per calendar month, up to a maximum of £20,000	-	3.85%
Web Saver (Issue 8) ■		
£1 - £250,000	2.40%	2.60%
Online Double Access (Issue 2) ■ - (Open date 06/02/2024)		
£1 - £1,000,000 (rate with bonus)	-	-
£1 - £1,000,000 (rate without bonus)	-	-

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%.
From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from				
18/05/23	06/07/23	10/08/23	07/09/23 or open date	06/02/24 or open date
Gross* each year/AER†				
Branch 5 Access Bonus Saver continued				
-	-	-	4.80%	4.80%
-	-	-	3.55%	3.55%
Branch Instant Access continued				
2.75%	3.25%	3.50%	3.50%	3.50%
Dylan Advanced Saver * continued				
4.00%	4.35%	4.60%	4.60%	4.60%
Dylan Young Saver * continued				
3.40%	3.75%	4.00%	4.00%	4.00%
First Home Steps Account (Issue 4) ☼ continued				
-	-	-	5.25%	5.25%
First Home Steps Online (Issue 3) ☼ continued				
-	-	-	5.25%	5.25%
Gift Saver^{††} continued				
4.00%	4.35%	4.60%	4.60%	4.60%
Web Saver (Issue 8) ■				
2.75%	3.25%	3.50%	3.50%	3.50%
Online Double Access (Issue 2) ■ continued				
-	-	-	-	5.00%
-	-	-	-	4.85%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%.
From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

ISA Variable Rate Accounts available to new applications	Rates effective from	
	06/04/23	20/04/23
Tax-free ∇ each year/AER [†]		
Branch 5 Access Bonus Cash ISA[▲] - (Open date 16/11/2023)		
£1 plus (rate with bonus)	-	-
£1 plus (rate without bonus)	-	-
Branch Instant Access Cash ISA[▲] - (Open date 02/03/23)		
£1 plus	2.40%	2.60%
Online Bonus ISA (Issue 4) [▲] [■] - (Open date 20/04/2024)		
£1 - £250,000 (rate with bonus)	-	-
£1 - £250,000 (rate without bonus)	-	-

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from			
18/05/23	06/07/23	10/08/23 or open date	20/02/24
Tax-free ∇ each year/AER [†]			
Branch 5 Access Bonus Cash ISA[▲] continued			
-	-	4.80%	4.80%
-	-	3.55%	3.55%
Branch Instant Access Cash ISA[▲] continued			
2.75%	3.25%	3.50%	3.50%
Online Bonus ISA (Issue 4) [▲] [■] continued			
-	-	-	5.00%
-	-	-	4.10%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Non ISA Fixed Rate Accounts available to new applications	Rates effective from open date
	Gross* each year/AER†
1 Year Fixed Rate Bond (Issue 442) – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.70%
£500 – £2,000,000 (monthly interest)	4.60% / 4.70%
2 Year Fixed Rate Bond (Issue 443) – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.70%
£500 – £2,000,000 (monthly interest)	4.60% / 4.70%
3 Year Fixed Rate Bond (Issue 444) – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.40%
£500 – £2,000,000 (monthly interest)	4.31% / 4.40%
5 Year Fixed Rate Bond (Issue 445) – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.12%
£500 – £2,000,000 (monthly interest)	4.04% / 4.12%
Maturity 1 Year Fixed Rate Bond (FRB139) ♦ – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.75%
£500 – £2,000,000 (monthly interest)	4.65% / 4.75%
Maturity 2 Year Fixed Rate Bond (FRB140) ♦ – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.75%
£500 – £2,000,000 (monthly interest)	4.65% / 4.75%
Maturity 3 Year Fixed Rate Bond (FRB141) ♦ – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.45%
£500 – £2,000,000 (monthly interest)	4.36% / 4.45%
Maturity 5 Year Fixed Rate Bond (FRB142) ♦ – (Open date 14/03/2024)	
£500 – £2,000,000 (annual interest)	4.17%
£500 – £2,000,000 (monthly interest)	4.09% / 4.17%
1 Year Regular Saver Bond (Issue 33) – (Open date 15/06/23)	
Up to £250 per calendar month	5.50%
2 Year Healthy Habits Saver Bond – (Open date – 21/12/23)	
Up to £50 per calendar month	6.00%
Fixed Term Bonds and ISAs have limited availability	

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

ISA Fixed Rate Accounts available to new applications	Rates effective from open date
	Tax-free [‡] each year/AER†
1 Year Fixed Rate Cash ISA (Issue 329) ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.60%
£500 plus (monthly interest)	4.51% / 4.60%
2 Year Fixed Rate Cash ISA (Issue 330) ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.60%
£500 plus (monthly interest)	4.51% / 4.60%
3 Year Fixed Rate Cash ISA (Issue 331) ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.30%
£500 plus (monthly interest)	4.22% / 4.30%
5 Year Fixed Rate Cash ISA (Issue 328) ▲ – (Open date 23/02/2024)	
£500 plus (annual interest)	4.02%
£500 plus (monthly interest)	3.95% / 4.02%
Maturity 1 Year Fixed Rate Cash ISA (FRISA140) ♦ ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.65%
£500 plus (monthly interest)	4.55% / 4.65%
Maturity 2 Year Fixed Rate Cash ISA (FRISA141) ♦ ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.65%
£500 plus (monthly interest)	4.55% / 4.65%
Maturity 3 Year Fixed Rate Cash ISA (FRISA142) ♦ ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.35%
£500 plus (monthly interest)	4.27% / 4.35%
Maturity 5 Year Fixed Rate Cash ISA (FRISA143) ♦ ▲ – (Open date 14/03/2024)	
£500 plus (annual interest)	4.07%
£500 plus (monthly interest)	4.00% / 4.07%
Fixed Term Bonds and ISAs have limited availability	

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

ISA Variable Rate Accounts closed to new applications	Rates effective from	
	06/04/23	20/04/23
Tax-free ^{††} each year/AER [†]		
30 Day Notice Cash ISA [▲]		
£500 plus (annual interest)	2.65%	2.80%
£500 plus (monthly interest)	2.62% / 2.65%	2.76% / 2.80%
60 Day Notice Cash ISA [▲]		
£500 plus (annual interest)	2.75%	2.90%
£500 plus (monthly interest)	2.72% / 2.75%	2.86% / 2.90%
60 Day Notice Cash ISA (Issue 2) [▲]		
£500 plus (annual interest)	2.75%	2.90%
£500 plus (monthly interest)	2.72% / 2.75%	2.86% / 2.90%
e-ISA (Issue 1, 9, 10, 11, 12, 13) ^{▲■}		
£1 plus	2.55%	2.70%
Easy Cash ISA [▲]		
£500 plus	2.60%	2.75%
Easy Cash ISA (Issue 2) [▲]		
£500 plus	2.40%	2.60%
Maturity Limited Access Cash ISA ^{◆▲}		
£500 plus (annual interest)	2.75%	2.90%
£500 plus (monthly interest)	2.72% / 2.75%	2.86% / 2.90%
Maturity Limited Access Cash ISA (Issue 2, 3, 4) ^{◆▲}		
£500 plus	2.75%	2.90%
Members Tiered Variable Rate Cash ISA ^{▲●}		
£1 - £10,999	2.60%	2.75%
£11,000 - £18,999	2.75%	2.90%
£19,000 plus	2.90%	3.05%
Tiered Variable Rate Cash ISA [▲]		
£1 - £10,999	2.50%	2.65%
£11,000 - £18,999	2.65%	2.80%
£19,000 plus	2.80%	2.95%
Triple Access Cash ISA [▲]		
£1 - £25,000	2.60%	2.75%
£25,001 plus	2.85%	3.00%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from		
18/05/23	06/07/23	10/08/23
Tax-free ^{††} each year/AER [†]		
30 Day Notice Cash ISA [▲] continued		
2.95%	3.30%	3.55%
2.91% / 2.95%	3.25% / 3.30%	3.49% / 3.55%
60 Day Notice Cash ISA [▲] continued		
3.05%	3.40%	3.60%
3.01% / 3.05%	3.35% / 3.40%	3.54% / 3.60%
60 Day Notice Cash ISA (Issue 2) [▲] continued		
3.05%	3.40%	3.60%
3.01% / 3.05%	3.35% / 3.40%	3.54% / 3.60%
e-ISA (Issue 1, 9, 10, 11, 12, 13) ^{▲■} continued		
2.85%	3.25%	3.50%
Easy Cash ISA [▲] continued		
2.90%	3.30%	3.50%
Easy Cash ISA (Issue 2) [▲] continued		
2.75%	3.30%	3.50%
Maturity Limited Access Cash ISA ^{◆▲} continued		
3.05%	3.60%	3.80%
3.01% / 3.05%	3.54% / 3.60%	3.74% / 3.80%
Maturity Limited Access Cash ISA (Issue 2, 3, 4) ^{◆▲} continued		
3.05%	3.60%	3.80%
Members Tiered Variable Rate Cash ISA ^{▲●} continued		
2.90%	3.35%	3.55%
3.05%	3.50%	3.70%
3.20%	3.65%	3.85%
Tiered Variable Rate Cash ISA [▲] continued		
2.80%	3.25%	3.50%
2.95%	3.40%	3.65%
3.10%	3.55%	3.80%
Triple Access Cash ISA [▲] continued		
2.90%	3.25%	3.50%
3.15%	3.50%	3.75%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

ISA Variable Rate Accounts closed to new applications	Rates effective from	
	06/04/23	20/04/23
Tax-free ^{††} each year/AER [†]		
Triple Access Cash ISA (Issue 2, 3) [▲]		
£1 – £25,000	2.60%	2.75%
£25,001 plus	2.75%	2.90%
Triple Access Cash ISA (Issue 4) [▲]		
£1 – £25,000	2.60%	2.75%
£25,001 plus	2.65%	2.80%
Web ISA (Issue 1, 2, 3, 4, 5, 6, 7, 8) ^{▲■}		
£1 – £250,000	2.70%	2.85%
Web ISA (Issue 9) ^{▲■}		
£1 – £250,000	2.40%	2.60%

ISA Variable Rate Accounts closed to new applications	Rates effective from					
	06/04/23	20/04/23	27/04/23	12/05/23	18/05/23	26/05/23
Tax-free ^{††} each year/AER [†]						
Online ISA [▲]						
£1 – £250,000 (rate with bonus)	3.10%	3.10%	3.30%	3.45%	3.45%	3.57%
£1 – £250,000 (rate without bonus)	2.70%	2.70%	2.90%	3.05%	3.05%	3.17%
Online Bonus ISA ^{▲■} - (Open date 23/11/2023)						
£1 – £250,000 (rate with bonus)	-	-	-	-	-	-
£1 – £250,000 (rate without bonus)	-	-	-	-	-	-
Online Bonus ISA (Issue 2) ^{▲■} - (Open date 04/01/2024)						
£1 – £250,000 (rate with bonus)	-	-	-	-	-	-
£1 – £250,000 (rate without bonus)	-	-	-	-	-	-
Online Bonus ISA (Issue 3) ^{▲■} - (Open date 06/02/2024)						
£1 – £250,000 (rate with bonus)	-	-	-	-	-	-
£1 – £250,000 (rate without bonus)	-	-	-	-	-	-
Triple Access Cash ISA [▲] (Issue 5)						
£1 – £25,000	2.85%	2.85%	3.05%	3.05%	3.20%	3.20%
£25,001 plus	2.90%	2.90%	3.10%	3.10%	3.25%	3.25%
Variable Rate Cash ISA [▲]						
£1 plus	2.40%	2.60%	2.60%	2.60%	2.75%	2.75%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from		
18/05/23	06/07/23	10/08/23
Tax-free ^{††} each year/AER [†]		
Triple Access Cash ISA (Issue 2, 3) [▲] continued		
2.90%	3.35%	3.55%
3.05%	3.50%	3.70%
Triple Access Cash ISA (Issue 4) [▲] continued		
2.90%	3.45%	3.65%
2.95%	3.50%	3.70%
Web ISA (Issue 1, 2, 3, 4, 5, 6, 7, 8) ^{▲■} continued		
3.00%	3.25%	3.50%
Web ISA (Issue 9) ^{▲■} continued		
2.75%	3.25%	3.50%

Rates effective from									
13/06/23	29/06/23	06/07/23	12/07/23	10/08/23	01/09/23	07/09/23	23/11/23	04/01/24	06/02/24
Online ISA [▲] continued									
3.75%	3.90%	3.90%	4.20%	4.20%	4.40%	4.50%	4.50%	4.50%	4.50%
3.35%	3.50%	3.50%	3.80%	3.80%	4.00%	4.10%	4.10%	4.10%	4.10%
Online Bonus ISA ^{▲■} continued									
-	-	-	-	-	-	-	5.06%	5.06%	5.06%
-	-	-	-	-	-	-	4.10%	4.10%	4.10%
Online Bonus ISA (Issue 2) ^{▲■} continued									
-	-	-	-	-	-	-	-	5.00%	5.00%
-	-	-	-	-	-	-	-	4.10%	4.10%
Online Bonus ISA (Issue 3) ^{▲■} continued									
-	-	-	-	-	-	-	-	-	5.05%
-	-	-	-	-	-	-	-	-	4.10%
Triple Access Cash ISA [▲] continued									
3.20%	3.20%	3.45%	3.45%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%
3.25%	3.25%	3.50%	3.50%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%
Variable Rate Cash ISA [▲] continued									
2.75%	2.75%	3.25%	3.25%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Non ISA Variable Rate Accounts closed to new applications	Rates effective from	
	06/04/23	20/04/23
Gross* each year/AER [†]		
7 Day Notice Account		
£1 – £1,000,000 (annual interest)	2.30%	2.60%
£1 – £1,000,000 (monthly interest)	2.28% / 2.30%	2.57% / 2.60%
30 Day Direct Account (Issue 1, 2)		
£1,000 – £500,000 (annual interest)	2.65%	2.80%
£1,000 – £500,000 (monthly interest)	2.62% / 2.65%	2.76% / 2.80%
30 Day Notice Account		
£500 – £2,000,000 (annual interest)	2.65%	2.80%
£500 – £2,000,000 (monthly interest)	2.62% / 2.65%	2.76% / 2.80%
60 Day Direct Account (Issue 1)		
£1,000 – £500,000 (annual interest)	2.65%	2.90%
£1,000 – £500,000 (monthly interest)	2.62% / 2.65%	2.86% / 2.90%
60 Day Notice Account (Issue 1, 2)		
£500 – £2,000,000 (annual interest)	2.75%	2.90%
£500 – £2,000,000 (monthly interest)	2.72% / 2.75%	2.86% / 2.90%
Children's Account ✦		
£1 – £25,000	2.75%	3.00%
Double Access Saver		
£1 – £2,000,000	2.70%	2.85%
e-Saver Account (Issue 1, 12, 13, 14, 15, 16) ■		
£1 – £1,000,000	2.55%	2.70%
Easy Saver		
£500 – £2,000,000	2.60%	2.75%
Easy Saver (Issue 2)		
£500 – £2,000,000	2.40%	2.60%
First Home Steps Account [≡]		
£1 – £2,500	2.95%	3.10%
£2,501 – £7,500	3.45%	3.60%
£7,501 – £25,000	3.95%	4.10%
First Home Steps Account (Issue 2) [≡]		
£1 – £2,500	3.25%	3.40%
£2,501 – £7,500	3.45%	3.60%
£7,501 – £25,000	3.95%	4.10%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from			
18/05/23	06/07/23	10/08/23	26/10/23
Gross* each year/AER [†]			
7 Day Notice Account continued			
2.75%	3.25%	3.50%	3.50%
2.72% / 2.75%	3.20% / 3.25%	3.45% / 3.50%	3.45% / 3.50%
30 Day Direct Account (Issue 1, 2) continued			
2.95%	3.30%	3.55%	3.55%
2.91% / 2.95%	3.25% / 3.30%	3.49% / 3.55%	3.49% / 3.55%
30 Day Notice Account continued			
2.95%	3.30%	3.55%	3.55%
2.91% / 2.95%	3.25% / 3.30%	3.49% / 3.55%	3.49% / 3.55%
60 Day Direct Account (Issue 1) continued			
3.05%	3.40%	3.60%	3.60%
3.01% / 3.05%	3.35% / 3.40%	3.54% / 3.60%	3.54% / 3.60%
60 Day Notice Account (Issue 1, 2) continued			
3.05%	3.40%	3.60%	3.60%
3.01% / 3.05%	3.35% / 3.40%	3.54% / 3.60%	3.54% / 3.60%
Children's Account ✦ continued			
3.15%	3.65%	3.90%	3.90%
Double Access Saver continued			
3.00%	3.55%	3.75%	3.75%
e-Saver Account (Issue 1, 12, 13, 14, 15, 16) ■ continued			
2.85%	3.25%	3.50%	3.50%
Easy Saver continued			
2.90%	3.30%	3.50%	3.50%
Easy Saver (Issue 2) continued			
2.75%	3.30%	3.50%	3.50%
First Home Steps Account [≡] continued			
3.25%	3.60%	3.80%	5.25%
3.75%	4.10%	4.30%	5.25%
4.25%	4.60%	4.80%	5.25%
First Home Steps Account (Issue 2) [≡] continued			
3.55%	3.90%	4.10%	5.25%
3.75%	4.10%	4.30%	5.25%
4.25%	4.60%	4.80%	5.25%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Non ISA Variable Rate Accounts closed to new applications	Rates effective from	
	06/04/23	20/04/23
Gross* each year/AER†		
First Home Steps Account (Issue 3) [Ⓜ]		
£1 – £2,500	3.25%	3.40%
£2,501 – £7,500	3.45%	3.60%
£7,501 – £25,000	3.95%	4.10%
First Home Steps Online [Ⓜ] [■]		
£1 – £2,500	3.25%	3.40%
£2,501 – £7,500	3.45%	3.60%
£7,501 – £25,000	3.95%	4.10%
First Home Steps Online (Issue 2) [Ⓜ] [■]		
£1 – £2,500	3.25%	3.40%
£2,501 – £7,500	3.45%	3.60%
£7,501 – £25,000	3.95%	4.10%
Home Team Saver		
£500 – £2,000,000	2.65%	2.80%
Learner Earner (Issue 1, 2) [×]		
Up to £250 per calendar month, up to a maximum of £20,000	5.15%	5.15%
Learner Earner (Issue 3) [×]		
Up to £250 per calendar month, up to a maximum of £20,000	3.70%	3.85%
Maturity Limited Access [♦]		
£500 – £2,000,000 (annual interest)	2.75%	2.90%
£500 – £2,000,000 (monthly interest)	2.72% / 2.75%	2.86% / 2.90%
Maturity Limited Access (Issue 2, 3, 4) [♦]		
£500 – £2,000,000	2.75%	2.90%
Member Limited Access [♦]		
£1 – £30,000 (rate with bonus)	2.80%	2.95%
£1 – £30,000 (rate without bonus)	2.60%	2.75%
Monthly Saver Account		
£1 plus	2.55%	2.70%
Online Limited Access (Issue 1, 2, 3, 4) [■]		
£1 – £1,000,000	2.75%	2.90%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from			
18/05/23	06/07/23	10/08/23	26/10/23
Gross* each year/AER†			
First Home Steps Account (Issue 3) [Ⓜ] continued			
3.55%	3.90%	4.10%	5.25%
3.75%	4.10%	4.30%	5.25%
4.25%	4.60%	4.80%	5.25%
First Home Steps Online [Ⓜ] [■] continued			
3.55%	3.90%	4.10%	5.25%
3.75%	4.10%	4.30%	5.25%
4.25%	4.60%	4.80%	5.25%
First Home Steps Online (Issue 2) [Ⓜ] [■] continued			
3.55%	3.90%	4.10%	5.25%
3.75%	4.10%	4.30%	5.25%
4.25%	4.60%	4.80%	5.25%
Home Team Saver continued			
2.95%	3.60%	3.80%	3.80%
Learner Earner (Issue 1, 2) [×] continued			
5.30%	5.55%	5.75%	5.75%
Learner Earner (Issue 3) [×] continued			
4.00%	4.50%	4.70%	4.70%
Maturity Limited Access [♦] continued			
3.05%	3.60%	3.80%	3.80%
3.01% / 3.05%	3.54% / 3.60%	3.74% / 3.80%	3.74% / 3.80%
Maturity Limited Access (Issue 2, 3, 4) [♦] continued			
3.05%	3.60%	3.80%	3.80%
Member Limited Access [♦] continued			
3.10%	-	-	-
2.90%	3.35%	3.55%	3.55%
Monthly Saver Account continued			
2.85%	3.35%	3.55%	3.55%
Online Limited Access (Issue 1, 2, 3, 4) [■] continued			
3.05%	3.40%	3.60%	3.60%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Non ISA Variable Rate Accounts closed to new applications	Rates effective from	
	06/04/23	20/04/23
Gross* each year/AER†		
Online Limited Access (Issue 5) ■		
£1 – £1,000,000	2.75%	2.90%
Online Saver (without bonus) ■		
£1 – £250,000	2.70%	2.85%
Principality Bonus Saver (without bonus) ■		
£1 – £250,000	2.70%	2.85%
School Staff Saver ■		
Up to £250 per calendar month, up to a maximum of £20,000	3.80%	3.85%
Thank You Online Saver (Issue 1, 2, 3, 4) □ ■		
Up to £250 per calendar month, up to a maximum of £20,000	3.70%	3.85%
Thank You Saver (Issue 1, 2, 3, 4) ☼		
Up to £250 per calendar month	3.70%	3.85%
Triple Access Saver		
£1 – £25,000	2.60%	2.75%
£25,001 – £2,000,000	2.85%	3.00%
Triple Access Saver (Issue 2)		
£1 – £25,000	2.60%	2.75%
£25,001 – £2,000,000	2.75%	2.90%
Triple Access Saver (Issue 3)		
£1 – £25,000	2.60%	2.75%
£25,001 – £2,000,000	2.65%	2.80%
Web Saver (Issue 1, 2, 3, 4, 5, 6, 7) ■		
£1 – £250,000	2.70%	2.85%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from			
18/05/23	06/07/23	10/08/23	26/10/23
Gross* each year/AER†			
Online Limited Access (Issue 5) ■ continued			
3.05%	3.40%	3.60%	3.60%
Online Saver (without bonus) ■ continued			
3.00%	3.25%	3.50%	3.50%
Principality Bonus Saver (without bonus) ■ continued			
3.00%	3.25%	3.50%	3.50%
School Staff Saver ■ continued			
4.00%	4.25%	4.45%	4.45%
Thank You Online Saver (Issue 1, 2, 3, 4) □ ■ continued			
4.00%	4.25%	4.45%	4.45%
Thank You Saver (Issue 1, 2, 3, 4) ☼ continued			
4.00%	4.25%	4.45%	4.45%
Triple Access Saver continued			
2.90%	3.25%	3.50%	3.50%
3.15%	3.50%	3.75%	3.75%
Triple Access Saver (Issue 2) continued			
2.90%	3.35%	3.55%	3.55%
3.05%	3.50%	3.70%	3.70%
Triple Access Saver (Issue 3) continued			
2.90%	3.45%	3.65%	3.65%
2.95%	3.50%	3.70%	3.70%
Web Saver (Issue 1, 2, 3, 4, 5, 6, 7) ■ continued			
3.00%	3.25%	3.50%	3.50%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Non ISA Variable Rate Accounts closed to new applications	Rates effective from					
	06/04/23	20/04/23	27/04/23	12/05/23	18/05/23	22/05/23
Gross* each year/AER [†]						
Instant Access Account						
£500 - £2,000,000	2.40%	2.60%	2.60%	2.60%	2.75%	2.75%
NHS Thank You Online Saver *[■]						
Up to £250 per calendar month, up to a maximum of £20,000	3.20%	3.35%	3.35%	3.35%	3.50%	3.50%
NHS Thank You Saver *[★]						
Up to £250 per calendar month, up to a maximum of £20,000	3.20%	3.35%	3.35%	3.35%	3.50%	3.50%
Online Double Access [■]						
£1 - £1,000,000	2.95%	3.10%	3.30%	3.45%	3.45%	3.66%
Online Double Access (Issue 2) [■]						
£1 - £1,000,000	2.95%	3.10%	3.30%	3.45%	3.45%	3.66%
Triple Access Saver (Issue 4)						
£1 - £25,000	2.85%	2.85%	3.05%	3.05%	3.20%	3.20%
£25,001 - £2,000,000	2.90%	2.90%	3.10%	3.10%	3.25%	3.25%




Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%

Rates effective from									
26/05/23	05/06/23	20/06/23	22/06/23	04/07/23	06/07/23	12/07/23	10/08/23	01/09/23	07/09/23
Gross* each year/AER [†]									
Instant Access Account continued									
2.75%	2.75%	2.75%	2.75%	2.75%	3.25%	3.25%	3.50%	3.50%	3.50%
NHS Thank You Online Saver *[■] continued									
3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%	4.20%	4.20%	4.20%
NHS Thank You Saver *[★] continued									
3.50%	3.50%	3.50%	3.50%	3.50%	4.00%	4.00%	4.20%	4.20%	4.20%
Online Double Access [■] continued									
3.80%	3.88%	4.01%	4.15%	4.30%	4.30%	4.45%	4.45%	4.75%	4.85%
Online Double Access (Issue 2) [■] continued									
3.80%	3.88%	4.01%	4.15%	4.30%	4.30%	4.45%	4.45%	4.75%	4.85%
Triple Access Saver (Issue 4) continued									
3.20%	3.20%	3.20%	3.20%	3.20%	3.45%	3.45%	3.65%	3.65%	3.65%
3.25%	3.25%	3.25%	3.25%	3.25%	3.50%	3.50%	3.70%	3.70%	3.70%

Bank Rate from 3 August 2023 to present day 5.25%. From 22 June 2023 to 3 August 2023, Bank Rate 5.00%. From 11 May 2023 to 22 June 2023, Bank Rate 4.50%. From 23 March 2023 to 11 May 2023, Bank Rate 4.25%



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Rates correct at time of print 06/04/24

- To help us maintain our service and security standards, telephone calls may be monitored and recorded.

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