

SOCIETY  
OF SAVERS

# Savings Statement Explanatory Guide

Rates correct as at 6 April 2025

# Contents

- 1** Explaining your statement
- 2** Frequently Asked Questions
- 4** ISA Variable Rate Accounts
- 7** Variable Rate Accounts  
(excluding ISAs)
- 12** Definitions
- 13** Tariff of charges for  
our savings accounts

# Explaining your statement

Your statement shows the interest paid within the statement period 6 April 2024 to 5 April 2025.

Interest is paid on different dates depending on the type of account you hold. The interest shown on your statement relates to the period from 6 April 2024 to 5 April 2025, but the actual payment date may differ for each account.

**Here's how interest is paid for different types of accounts:**

## Fixed Term ISAs and Bonds

Annual interest is paid on the anniversary of your account opening (or at maturity if it's a 1 year fixed term). You can see your maturity date on your statement.

## Variable Rate Accounts (excluding ISAs)

Annual Interest is paid on 1 January. If your account is a Monthly Saver, 30 Day Direct or 60 Day Direct, your interest is paid on the anniversary of your account opening.

## ISAs (variable rate)

Annual interest is paid on 6 April.



## Monthly interest

Monthly interest on fixed term ISAs and bonds is paid one month after your account opening, and every month after that. Monthly interest for a variable ISA is paid on the 6th of each month. For variable non-ISA accounts, interest is paid on the 1st.

This guide provides a list of all our variable rate savings accounts, showing the interest rates applied from 1 January 2024. For a list of 2023/2024 variable rates, [click here](#).

# Frequently asked questions

## How do I understand my 'interest paid'?

Different types of accounts pay interest at different times, the date varies depending on which type of account you hold:

### **Fixed Term ISAs and Bonds**

Annual interest is paid on the anniversary of your account opening or at maturity. If your fixed-term account hasn't reached its anniversary or maturity by 5 April 2025, no interest will be paid during the statement period, and the statement will show zero interest. You can see your maturity date on your statement.

### **ISAs (variable rate)**

Annual interest is paid on 6 April. Interest earned during the statement period (6 April 2024 – 5 April 2025) won't appear on this statement. It will be paid on 6 April 2025 and will show on next year's statement.

### **Variable Rate Accounts (excluding ISAs and online accounts)**

Annual interest for these accounts is paid on 1 January each year. The interest earned from 1 January 2024 to 31 December 2024 is paid on 1 January 2025, and this will appear on your statement issued in April 2025.

If your account is a Monthly Saver, 30 Day Direct or 60 Day Direct, your interest is paid on the anniversary of your account opening.

If you have a variable account, the rate may have changed throughout the year, so the total amount of interest paid may have been calculated at different rates.

If you are unsure when interest is paid on your variable account, or your previous interest rates, you can find this information on the following pages of this leaflet.

## Why aren't all my accounts shown on my statement/shown in my online profile?

**If you have an online account**, (i.e. your account name includes 'online'), you will receive a digital statement via the online platform.

If your account is an online ISA you'll receive a statement in April, all other online accounts receive a statement in January. Other accounts, such as fixed term bonds and ISA's, that are opened online will receive a statement by post.

**If you have a joint account**, you will receive a separate statement addressed to you and your joint account holder(s). So you may receive more than one statement if you have personal accounts and joint accounts.

**If you have closed an account**, this account won't appear on your statement, but you can request one by contacting us.

## How can I request a tax certificate for my savings account?

You can request a tax certificate through secure message (via the online platform), calling us or visiting your local branch.

| <b>ISA Variable Rate Accounts</b><br><b>(available to apply)</b><br>Annual Interest on these accounts is paid on 6 April |  | Rates effective from       |            |                            |            |
|--|--|----------------------------|------------|----------------------------|------------|
|  |  | 01/01/2024<br>or open date | 12/09/2024 | 05/12/2024<br>or open date | 13/03/2025 |
| Tax-free <sup>+</sup> each year/AER <sup>†</sup>   |  |                            |            |                            |            |
| <b>Branch 5 Access Bonus Cash ISA (Issue 2) <sup>▲</sup><sup>⊙</sup></b> - Launched 09/05/2024                           |  |                            |            |                            |            |
| £1 plus (rate with bonus)  |  | 4.60%                      | 4.35%      | 4.20%                      | 4.00%      |
| £1 plus (rate without bonus)   |  | 3.55%                      | 3.30%      | 3.15%                      | 2.95%      |
| <b>Branch Instant Access Cash ISA <sup>▲</sup><sup>⊙</sup></b>   |  |                            |            |                            |            |
| £1 plus  |  | 3.50%                      | 3.25%      | 3.10%                      | 2.90%      |
| <b>Online Bonus 5 Access Cash ISA (Issue 4) <sup>▲</sup><sup>■</sup></b> - Launched 23/01/2025                           |  |                            |            |                            |            |
| £1 - £1,000,000 (rate with bonus)  |  | -                          | -          | 4.70%                      | 4.50%      |
| £1 - £1,000,000 (rate without bonus)   |  | -                          | -          | 3.15%                      | 2.95%      |
| <b>Online Easy Access Cash ISA <sup>▲</sup><sup>■</sup></b> - Launched 04/07/2024  |  |                            |            |                            |            |
| £1 - £1,000,000  |  | -                          | -          | 3.10%                      | 2.90%      |
| Annual interest on these accounts is paid on 6 April   |  |                            |            |                            |            |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate From 3 August 2023 – 1 August 2025 – 5.25%

| ISA Variable Rate Accounts Closed<br>Annual interest on these accounts is paid on 6 April | Rates effective from       |             |             |  |  |
|---|----------------------------|-------------|-------------|--|--|
|   | 01/01/2024<br>or open date | 12/09/2024  | 05/12/2024  | 12/12/2024   | 13/03/2025   |
| Tax-free <sup>+</sup> each year/AER <sup>†</sup>  |                            |             |             |  |  |
| <b>30 Day Notice Cash ISA <sup>▲</sup></b>  |                            |             |             |  |  |
| £500 plus (annual interest)   | 3.55%                      | 3.30%       | 3.15%       | 3.15%  | 2.95%  |
| £500 plus (monthly interest)  | 3.49%/3.55%                | 3.25%/3.30% | 3.11%/3.15% | 3.11%/3.15%  | 2.91%/2.95%  |
| <b>60 Day Notice Cash ISA (Issues 1 and 2) <sup>▲</sup></b>                               |                            |             |             |  |  |
| £500 plus (annual interest)   | 3.60%                      | 3.35%       | 3.20%       | 3.20%  | 3.00%  |
| £500 plus (monthly interest)  | 3.54%/3.60%                | 3.30%/3.35% | 3.15%/3.20% | 3.15%/3.20%  | 2.96%/3.00%  |
| <b>Branch 5 Access Bonus Cash ISA <sup>▲</sup> <sup>⊙</sup></b>                           |                            |             |             |  |  |
| £1 plus (rate with bonus)   | 4.80%                      | 4.55%       | 4.40%       | 4.40%  | 4.20%  |
| £1 plus (rate without bonus)  | 3.55%                      | 3.30%       | 3.15%       | 3.15%  | 2.95%  |
| <b>e-ISA (Issue 1, 9, 10, 11, 12, 13) <sup>▲</sup> <sup>■</sup></b>                       |                            |             |             |  |  |
| £1 plus   | 3.50%                      | 3.25%       | 3.10%       | All accounts moved to Online Easy Access Cash ISA 12/12/2024 | All accounts moved to Online Easy Access Cash ISA 12/12/2024 |
| <b>Easy Cash ISA (Issue 1 and 2) <sup>▲</sup></b>   |                            |             |             |  |  |
| £500 plus   | 3.50%                      | 3.25%       | 3.10%       | 3.10%  | 2.90%  |
| <b>Maturity Limited Access Cash ISA <sup>◆</sup> <sup>▲</sup></b>                         |                            |             |             |  |  |
| £500 plus (annual interest)   | 3.80%                      | 3.55%       | 3.40%       | 3.40%  | 3.20%  |
| £500 plus (monthly interest)  | 3.74%/3.80%                | 3.49%/3.55% | 3.35%/3.40% | 3.35%/3.40%  | 3.15%/3.20%  |
| <b>Maturity Limited Access Cash ISA (Issue 2, 3, 4) <sup>◆</sup> <sup>▲</sup></b>         |                            |             |             |  |  |
| £500 plus   | 3.80%                      | 3.55%       | 3.40%       | 3.40%  | 3.20%  |
| <b>Members Tiered Variable Rate Cash ISA <sup>●</sup> <sup>▲</sup></b>                    |                            |             |             |  |  |
| £1 – £10,999  | 3.55%                      | 3.30%       | 3.15%       | 3.15%  | 2.95%  |
| £11,000 – £18,999   | 3.70%                      | 3.45%       | 3.30%       | 3.30%  | 3.10%  |
| £19,000 plus  | 3.85%                      | 3.60%       | 3.45%       | 3.45%  | 3.25%  |
| <b>Online ISA <sup>▲</sup> <sup>■</sup></b>   |                            |             |             |  |  |
| £1 – £250,000 (with bonus)  | 4.50%                      | 4.25%       | 4.10%       | 4.10%  | 3.90%  |
| £1 – £250,000 (without bonus)   | 4.10%                      | 3.85%       | 3.70%       | 3.70%  | 3.50%  |
| <b>Online Bonus ISA <sup>▲</sup> <sup>■</sup></b>   |                            |             |             |  |  |
| £1 – £250,000 (rate with bonus)   | 5.06%                      | 4.81%       | 4.66%       | 4.66%  | 4.46%  |
| £1 – £250,000 (rate without bonus)  | 4.10%                      | 3.85%       | 3.70%       | 3.70%  | 3.50%  |
| <b>Online Bonus ISA (Issue 2) <sup>▲</sup> <sup>■</sup> – Launched 04/01/2024</b>         |                            |             |             |  |  |
| £1 – £250,000 (rate with bonus)   | 5.00%                      | 4.75%       | 4.60%       | 4.60%  | 4.40%  |
| £1 – £250,000 (rate without bonus)  | 4.10%                      | 3.85%       | 3.70%       | 3.70%  | 3.50%  |
| Annual interest on these accounts is paid on 6 April                                      |                            |             |             |  |  |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate From 3 August 2023 – 1 August 2025 – 5.25%

| ISA Variable Rate Accounts Closed<br>Annual interest on these accounts is paid on 6 April | Rates effective from       |                            |            |  |  |
|---|----------------------------|----------------------------|------------|--|--|
|   | 01/01/2024<br>or open date | 12/09/2024<br>or open date | 05/12/2024 | 12/12/2024   | 13/03/2025   |
| Tax-free <sup>†</sup> each year/AER <sup>†</sup>  |                            |                            |            |  |  |
| <b>Online Bonus ISA (Issue 3) <sup>▲■</sup> - Launched 06/02/2024</b>                     |                            |                            |            |  |  |
| £1 - £250,000 (rate with bonus)   | 5.05%                      | 4.80%                      | 4.65%      | 4.65%  | 4.45%  |
| £1 - £250,000 (rate without bonus)  | 4.10%                      | 3.85%                      | 3.70%      | 3.70%  | 3.50%  |
| <b>Online Bonus ISA (Issue 4) <sup>▲■</sup> - Launched 20/02/2024</b>                     |                            |                            |            |  |  |
| £1 - £250,000 (rate with bonus)   | 5.00%                      | 4.75%                      | 4.60%      | 4.60%  | 4.40%  |
| £1 - £250,000 (rate without bonus)  | 4.10%                      | 3.85%                      | 3.70%      | 3.70%  | 3.50%  |
| <b>Online Bonus ISA (Issue 5) <sup>▲■</sup> - Launched 08/04/2024</b>                     |                            |                            |            |  |  |
| £1 - £250,000 (rate with bonus)   | 4.85%                      | 4.60%                      | 4.45%      | 4.45%  | 4.25%  |
| £1 - £250,000 (rate without bonus)  | 4.10%                      | 3.85%                      | 3.70%      | 3.70%  | 3.50%  |
| <b>Online Bonus ISA (Issue 6) <sup>▲■</sup> - Launched 25/04/2024</b>                     |                            |                            |            |  |  |
| £1 - £250,000 (rate with bonus)   | 4.75%                      | 4.50%                      | 4.35%      | 4.35%  | 4.15%  |
| £1 - £250,000 (rate without bonus)  | 4.10%                      | 3.85%                      | 3.70%      | 3.70%  | 3.50%  |
| <b>Online Bonus 5 Access Cash ISA <sup>▲■</sup> - Launched 04/07/2024</b>                 |                            |                            |            |  |  |
| £1 - £1,000,000 (rate with bonus)   | 5.00%                      | 4.75%                      | 4.60%      | 4.60%  | 4.40%  |
| £1 - £1,000,000 (rate without bonus)  | 3.55%                      | 3.30%                      | 3.15%      | 3.15%  | 2.95%  |
| <b>Online Bonus 5 Access Cash ISA (Issue 2) <sup>▲■</sup> - Launched 15/10/2024</b>       |                            |                            |            |  |  |
| £1 - £1,000,000 (rate with bonus)   | -                          | 4.85%                      | 4.70%      | 4.70%  | 4.50%  |
| £1 - £1,000,000 (rate without bonus)  | -                          | 3.30%                      | 3.15%      | 3.15%  | 2.95%  |
| <b>Online Bonus 5 Access Cash ISA (Issue 3) <sup>▲■</sup> - Launched 12/12/2024</b>       |                            |                            |            |  |  |
| £1 - £1,000,000 (rate with bonus)   | -                          | -                          | -          | 4.55%  | 4.35%  |
| £1 - £1,000,000 (rate without bonus)  | -                          | -                          | -          | 3.15%  | 2.95%  |
| <b>Tiered Variable Rate Cash ISA <sup>▲</sup></b>   |                            |                            |            |  |  |
| £1 - £10,999  | 3.50%                      | 3.25%                      | 3.10%      | 3.10%  | 2.90%  |
| £11,000 - £18,999   | 3.65%                      | 3.40%                      | 3.25%      | 3.25%  | 3.05%  |
| £19,000 plus  | 3.80%                      | 3.55%                      | 3.40%      | 3.40%  | 3.20%  |
| <b>Triple Access Cash ISA <sup>▲</sup></b>  |                            |                            |            |  |  |
| £1 - £25,000  | 3.50%                      | 3.25%                      | 3.10%      | 3.10%  | 2.90%  |
| £25,000 plus  | 3.75%                      | 3.50%                      | 3.35%      | 3.35%  | 3.15%  |
| <b>Triple Access Cash ISA (Issue 2, 3) <sup>▲</sup></b>                                   |                            |                            |            |  |  |
| £1 - £25,000  | 3.55%                      | 3.30%                      | 3.15%      | 3.15%  | 2.95%  |
| £25,000 plus  | 3.70%                      | 3.45%                      | 3.30%      | 3.30%  | 3.10%  |
| <b>Triple Access Cash ISA (Issues 4 and 5) <sup>▲</sup></b>                               |                            |                            |            |  |  |
| £1 - £25,000  | 3.65%                      | 3.40%                      | 3.25%      | 3.25%  | 3.05%  |
| £25,000 plus  | 3.70%                      | 3.45%                      | 3.30%      | 3.30%  | 3.10%  |
| <b>Web ISA (Issue 1, 2, 3, 4, 5, 6, 7, 8 and 9) <sup>▲■</sup></b>                         |                            |                            |            |  |  |
| £1 - £250,000   | 3.50%                      | 3.25%                      | 3.10%      | All accounts moved to Online Easy Access Cash ISA 12/12/2024 | All accounts moved to Online Easy Access Cash ISA 12/12/2024 |
| <b>Variable Rate Cash ISA <sup>▲</sup></b>  |                            |                            |            |  |  |
| £1 plus   | 3.50%                      | 3.25%                      | 3.10%      | 3.10%  | 2.90%  |
| Annual interest on these accounts is paid on 6 April                                      |                            |                            |            |  |  |



| Variable Rate Accounts<br>(excluding ISAs) available to apply                   | Rates effective from       |            |                            |            |
|---|----------------------------|------------|----------------------------|------------|
|   | 01/01/2024<br>or open date | 12/09/2024 | 05/12/2024<br>or open date | 13/03/2025 |
| Annual Interest on these accounts is paid on 1 January                          |                            |            |                            |            |
| Gross* each year/AER <sup>†</sup>   |                            |            |                            |            |
| <b>Branch 5 Access Bonus Saver (Issue 2) <sup>⊙</sup> - Launched 09/05/2024</b> |                            |            |                            |            |
| £1 - £2,000,000 (rate with bonus)   | 4.60%                      | 4.35%      | 4.20%                      | 4.00%      |
| £1 - £2,000,000 (rate without bonus)  | 3.55%                      | 3.30%      | 3.15%                      | 2.95%      |
| <b>Branch Instant Access <sup>⊙</sup></b>                                       |                            |            |                            |            |
| £1 - £2,000,000   | 3.50%                      | 3.25%      | 3.10%                      | 2.90%      |
| <b>Dylan Advanced Saver <sup>⊙</sup></b>  |                            |            |                            |            |
| £1 - £50,000  | 4.60%                      | 4.35%      | 4.20%                      | 4.00%      |
| <b>Dylan Young Saver <sup>⊙</sup></b>   |                            |            |                            |            |
| Up to £150 per calendar month, up to a maximum of £20,000                       | 4.00%                      | 3.75%      | 3.60%                      | 3.40%      |
| <b>First Home Steps Account (Issue 5) <sup>⌘</sup> Launched 23/01/2025</b>      |                            |            |                            |            |
| Up to £1,000 per calendar month, up to a maximum of £50,000                     | -                          | -          | 4.85%                      | 4.65%      |
| <b>Gift Saver <sup>⌘</sup></b>  |                            |            |                            |            |
| Up to £150 per calendar month, up to a maximum of £20,000                       | 4.60%                      | 4.35%      | 4.20%                      | 4.00%      |
| <b>Online Bonus Triple Access (Issue 6) <sup>■</sup> Launched 23/01/2025</b>    |                            |            |                            |            |
| £1 - £1,000,000 (rate with bonus)   | -                          | -          | 4.70%                      | 4.50%      |
| £1 - £1,000,000 (rate without bonus)  | -                          | -          | 3.20%                      | 3.00%      |
| <b>Online Easy Access (Issue 5) <sup>■</sup> - Launched 04/07/2024</b>          |                            |            |                            |            |
| £1 - £1,000,000 (rate with bonus)   | 3.50%                      | 3.25%      | 3.10%                      | 2.90%      |
| <b>Online Easy Access (Issue 5) <sup>■</sup> - Launched 04/07/2024</b>          |                            |            |                            |            |
| £1 - £1,000,000 (rate with bonus)   | 3.50%                      | 3.25%      | 3.10%                      | 2.90%      |
| <b>1 Year Triple Access Regular Saver</b>                                       |                            |            |                            |            |
| Up to £50 per calendar month, up to a maximum of £600                           | 6.00%                      | 5.75%      | 5.60%                      | 5.40%      |
| Annual Interest on these accounts is paid on 1 January                          |                            |            |                            |            |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate From 3 August 2023 – 1 August 2025 – 5.25%

| Variable Rate Accounts<br>(excluding ISAs) Closed<br>Annual Interest on these<br>accounts is paid on 1 January | Rates effective from              |                            |             |   |  |
|--|-----------------------------------|----------------------------|-------------|---|--|
|  | 01/01/2024<br>or open date        | 12/09/2024<br>or open date | 05/12/2024  | 12/12/2024  | 13/03/2025   |
|  | Gross* each year/AER <sup>†</sup> |                            |             |   |  |
| 7 Day Notice Account   |                                   |                            |             |   |  |
| £1 – £1,000,000 (annual interest)  | 3.50%                             | 3.25%                      | 3.10%       | 3.10%   | 2.90%  |
| £1 – £1,000,000 (monthly interest)   | 3.45%/3.50%                       | 3.20%/3.25%                | 3.06%/3.10% | 3.06%/3.10%   | 2.86%/2.90%  |
| 30 Day Notice Account  |                                   |                            |             |   |  |
| £500 – £2,000,000 (annual interest)  | 3.55%                             | 3.30%                      | 3.15%       | 3.15%   | 2.95%  |
| £500 – £2,000,000 (monthly interest)   | 3.49%/3.55%                       | 3.25%/3.30%                | 3.11%/3.15% | 3.11%/3.15%   | 2.91%/2.95%  |
| 60 Day Notice Account (Issue 1 and 2)  |                                   |                            |             |   |  |
| £500 – £2,000,000 (annual interest)  | 3.60%                             | 3.35%                      | 3.20%       | 3.20%   | 3.00%  |
| £500 – £2,000,000 (monthly interest)   | 3.54%/3.60%                       | 3.30%/3.35%                | 3.15%/3.20% | 3.15%/3.20%   | 2.96%/3.00%  |
| Branch 5 Access Bonus Saver <sup>Ⓞ</sup>   |                                   |                            |             |   |  |
| £1 – £2,000,000 (rate with bonus)  | 4.80%                             | 4.55%                      | 4.40%       | 4.40%   | 4.20%  |
| £1 – £2,000,000 (rate without bonus)   | 3.55%                             | 3.30%                      | 3.15%       | 3.15%   | 2.95%  |
| Children's Account <sup>✦</sup>  |                                   |                            |             |   |  |
| £1 – £25,000   | 3.90%                             | 3.65%                      | 3.50%       | 3.50%   | 3.30%  |
| Double Access Saver  |                                   |                            |             |   |  |
| £1 – £2,000,000  | 3.75%                             | 3.50%                      | 3.35%       | 3.35%   | 3.15%  |
| e-Saver Account (Issue 1, 12, 13, 14, 15, 16) <sup>■</sup>   |                                   |                            |             |   |  |
| £1 – £1,000,000  | 3.50%                             | 3.25%                      | 3.10%       | All accounts moved to Online Easy Access 12/12/2024 | All accounts moved to Online Easy Access 12/12/2024            |
| Easy Saver (Issues 1 and 2)  |                                   |                            |             |   |  |
| £500 – £2,000,000  | 3.50%                             | 3.25%                      | 3.10%       | 3.10%   | 2.90%  |
| First Home Steps Account (Issues 1,2,3 and 4) <sup>≡</sup>   |                                   |                            |             |   |  |
| £1 – £2,500  | 5.25%                             | 5.00%                      | 4.85%       | 4.85%   | All accounts moved to First Home Steps (Issue 5) on 06/03/2025 |
| £2,501 – £7,500  | 5.25%                             | 5.00%                      | 4.85%       | 4.85%   |  |
| £7,501 – £25,000   | 5.25%                             | 5.00%                      | 4.85%       | 4.85%   |  |
| First Home Steps Online (Issues 1,2 and 3) <sup>≡■</sup>   |                                   |                            |             |   |  |
| £1 – £2,500  | 5.25%                             | 5.00%                      | 4.85%       | 4.85%   | All accounts moved to First Home Steps (Issue 5) on 06/03/2025 |
| £2,501 – £7,500  | 5.25%                             | 5.00%                      | 4.85%       | 4.85%   |  |
| £7,501 – £25,000   | 5.25%                             | 5.00%                      | 4.85%       | 4.85%   |  |
| Annual Interest on these accounts is paid on 1 January   |                                   |                            |             |   |  |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
 Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate From 3 August 2023 – 1 August 2025 – 5.25%

| Variable Rate Accounts<br>(excluding ISAs) Closed<br><br>Annual Interest on these<br>accounts is paid on 1 January | Rates effective from       |                            |             |             |             |
|--|----------------------------|----------------------------|-------------|-------------|-------------|
|  | 01/01/2024<br>or open date | 12/09/2024<br>or open date | 05/12/2024  | 12/12/2024  | 13/03/2025  |
|  | Gross* each year/AER†      |                            |             |             |             |
| Home Team Saver  |                            |                            |             |             |             |
| £500 – £2,000,000  | 3.80%                      | 3.55%                      | 3.40%       | 3.40%       | 3.20%       |
| Instant Access Account   |                            |                            |             |             |             |
| £1 – £2,000,000  | 3.50%                      | 3.25%                      | 3.10%       | 3.10%       | 2.90%       |
| Learner Earner (Issue 1, 2) *  |                            |                            |             |             |             |
| Up to £250 per calendar month,<br>up to a maximum of £20,000   | 5.75%                      | 5.50%                      | 5.35%       | 5.35%       | 5.15%       |
| Learner Earner (Issue 3) *   |                            |                            |             |             |             |
| Up to £250 per calendar month,<br>up to a maximum of £20,000   | 4.70%                      | 4.45%                      | 4.30%       | 4.30%       | 4.10%       |
| Maturity Limited Access ♦  |                            |                            |             |             |             |
| £500 – £2,000,000 (annual interest)  | 3.80%                      | 3.55%                      | 3.40%       | 3.40%       | 3.20%       |
| £500 – £2,000,000 (monthly interest)   | 3.74%/3.80%                | 3.49%/3.55%                | 3.35%/3.40% | 3.35%/3.40% | 3.15%/3.20% |
| Maturity Limited Access (Issue 2, 3, 4) ♦  |                            |                            |             |             |             |
| £500 – £2,000,000  | 3.80%                      | 3.55%                      | 3.40%       | 3.40%       | 3.20%       |
| Member Limited Access ♦  |                            |                            |             |             |             |
| £1 – £30,000 (without bonus)   | 3.55%                      | 3.30%                      | 3.15%       | 3.15%       | 2.95%       |
| NHS Thank You Online Saver ★■  |                            |                            |             |             |             |
| Up to £250 per calendar month,<br>up to a maximum of £20,000   | 4.20%                      | 3.95%                      | 3.80%       | 3.80%       | 3.60%       |
| NHS Thank You Saver ★  |                            |                            |             |             |             |
| Up to £250 per calendar month,<br>up to a maximum of £20,000   | 4.20%                      | 3.95%                      | 3.80%       | 3.80%       | 3.60%       |
| Online Bonus Double Access ■   |                            |                            |             |             |             |
| £1 – £1,000,000 (rate with bonus)  | 5.00%                      | 4.75%                      | 4.60%       | 4.60%       | 4.40%       |
| £1 – £1,000,000 (rate without bonus)   | 4.85%                      | 4.60%                      | 4.45%       | 4.45%       | 4.25%       |
| Annual Interest on these accounts is paid on 1 January   |                            |                            |             |             |             |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate From 3 August 2023 – 1 August 2025 – 5.25%

| Variable Rate Accounts (excluding ISAs) Closed<br>Annual Interest on these accounts is paid on 1 January | Rates effective from       |                            |            |   |   |
|--|----------------------------|----------------------------|------------|---|---|
|  | 01/01/2024<br>or open date | 12/09/2024<br>or open date | 05/12/2024 | 12/12/2024  | 13/03/25  |
|  | Gross* each year/AER†      |                            |            |   |   |
| Online Bonus Triple Access ■ - Launched 02/05/2024   |                            |                            |            |   |   |
| £1 - £1,000,000 (rate with bonus)  | 4.75%                      | 4.50%                      | 4.35%      | 4.35%   | 4.15%   |
| £1 - £1,000,000 (rate without bonus)   | 3.60%                      | 3.35%                      | 3.20%      | 3.20%   | 3.00%   |
| Online Bonus Triple Access (Issue 2) ■ - Launched 04/07/2024   |                            |                            |            |   |   |
| £1 - £1,000,000 (rate with bonus)  | 5.00%                      | 4.75%                      | 4.60%      | 4.60%   | 4.40%   |
| £1 - £1,000,000 (rate without bonus)   | 3.60%                      | 3.35%                      | 3.20%      | 3.20%   | 3.00%   |
| Online Bonus Triple Access (Issue 3) ■ - Launched 22/08/2024   |                            |                            |            |   |   |
| £1 - £1,000,000 (rate with bonus)  | -                          | 4.75%                      | 4.60%      | 4.60%   | 4.40%   |
| £1 - £1,000,000 (rate without bonus)   | -                          | 3.35%                      | 3.20%      | 3.20%   | 3.00%   |
| Online Bonus Triple Access (Issue 4) ■ - Launched 15/10/2024   |                            |                            |            |   |   |
| £1 - £1,000,000 (rate with bonus)  | -                          | 4.70%                      | 4.70%      | 4.70%   | 4.50%   |
| £1 - £1,000,000 (rate without bonus)   | -                          | 3.20%                      | 3.20%      | 3.20%   | 3.00%   |
| Online Bonus Triple Access (Issue 5) ■ - Launched 12/12/2024   |                            |                            |            |   |   |
| £1 - £1,000,000 (rate with bonus)  | -                          | -                          | -          | 4.55%   | 4.35%   |
| £1 - £1,000,000 (rate without bonus)   | -                          | -                          | -          | 3.20%   | 3.00%   |
| Online Double Access (Issues 1 and 2) ■  |                            |                            |            |   |   |
| £1 - £1,000,000  | 4.85%                      | 4.60%                      | 4.45%      | 4.45%   | 4.25%   |
| Online Limited Access (Issue 1, 2, 3, 4 and 5) ■   |                            |                            |            |   |   |
| £1 - £1,000,000  | 3.60%                      | 3.35%                      | 3.20%      | 3.20%   | 3.00%   |
| Online Saver (without bonus) ■   |                            |                            |            |   |   |
| £1 - £250,000  | 3.50%                      | 3.25%                      | 3.10%      | All accounts moved to Online Easy Access 12/12/2024 | All accounts moved to Online Easy Access 12/12/2024 |
| Principality Bonus Saver (without bonus) ■   |                            |                            |            |   |   |
| £1 - £250,000  | 3.50%                      | 3.25%                      | 3.10%      | All accounts moved to Online Easy Access 12/12/2024 | All accounts moved to Online Easy Access 12/12/2024 |
| School Staff Saver †   |                            |                            |            |   |   |
| Up to £250 per calendar month, up to a maximum of £20,000  | 4.45%                      | 4.20%                      | 4.05%      | 4.05%   | 3.85%   |
| Thank You Online Saver (Issue 1, 2, 3, 4) □ ■  |                            |                            |            |   |   |
| Up to £250 per calendar month, up to a maximum of £20,000  | 4.45%                      | 4.20%                      | 4.05%      | 4.05%   | 3.85%   |
| Thank You Saver (Issue 1, 2, 3, 4) ☼   |                            |                            |            |   |   |
| Up to £250 per calendar month  | 4.45%                      | 4.20%                      | 4.05%      | 4.05%   | 3.85%   |
| Annual Interest on these accounts is paid on 1 January   |                            |                            |            |   |   |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate from 3 August 2023 – 1 August 2025 – 5.25%

| Variable Rate Accounts<br>(excluding ISAs) Closed<br>Annual interest on these<br>accounts is paid on 1 January | Rates effective from |            |            |   |   |
|--|----------------------|------------|------------|---|---|
|  | 01/01/2024           | 12/09/2024 | 05/12/2024 | 12/12/2024  | 13/03/2025  |
| Gross* each year/AER†  |                      |            |            |   |   |
| <b>Triple Access Saver</b>   |                      |            |            |   |   |
| £1 – £25,000   | 3.50%                | 3.25%      | 3.10%      | 3.10%   | 2.90%   |
| £25,001 – £2,000,000   | 3.75%                | 3.50%      | 3.35%      | 3.35%   | 3.15%   |
| <b>Triple Access Saver (Issue 2)</b>   |                      |            |            |   |   |
| £1 – £25,000   | 3.55%                | 3.30%      | 3.15%      | 3.15%   | 2.95%   |
| £25,001 – £2,000,000   | 3.70%                | 3.45%      | 3.30%      | 3.30%   | 3.10%   |
| <b>Triple Access Saver (Issues 3 and 4)</b>  |                      |            |            |   |   |
| £1 – £25,000   | 3.65%                | 3.40%      | 3.25%      | 3.25%   | 3.05%   |
| £25,001 – £2,000,000   | 3.70%                | 3.45%      | 3.30%      | 3.30%   | 3.10%   |
| <b>Web Saver (Issue 1, 2, 3, 4, 5, 6, 7 and 8) ■</b>   |                      |            |            |   |   |
| £1 – £250,000  | 3.50%                | 3.25%      | 3.10%      | All accounts moved to Online Easy Access 12/12/2024 | All accounts moved to Online Easy Access 12/12/2024 |
| Annual interest on these accounts is paid on 1 January   |                      |            |            |   |   |

| Variable Rate Accounts<br>(excluding ISAs) Closed<br>Annual interest on these accounts is paid<br>on the anniversary of account opening | Rates effective from |             |             |             |             |
|---|----------------------|-------------|-------------|-------------|-------------|
|   | 01/01/2024           | 12/09/2024  | 05/12/2024  | 12/12/2024  | 13/03/25    |
| Gross* each year/AER†   |                      |             |             |             |             |
| <b>30 Day Direct Account (Issue 1 and 2)</b>  |                      |             |             |             |             |
| £1,000 – £500,000 (annual interest)   | 3.55%                | 3.30%       | 3.15%       | 3.15%       | 2.95%       |
| £1,000 – £500,000 (monthly interest)  | 3.49%/3.55%          | 3.25%/3.30% | 3.11%/3.15% | 3.11%/3.15% | 2.91%/2.95% |
| <b>60 Day Direct Account (Issue 1)</b>  |                      |             |             |             |             |
| £1,000 – £500,000 (annual interest)   | 3.60%                | 3.35%       | 3.20%       | 3.20%       | 3.00%       |
| £1,000 – £500,000 (monthly interest)  | 3.54%/3.60%          | 3.30%/3.35% | 3.15%/3.20% | 3.15%/3.20% | 2.96%/3.00% |
| <b>Monthly Saver Account</b>  |                      |             |             |             |             |
| £1 plus   | 3.55%                | 3.30%       | 3.15%       | 3.15%       | 2.95%       |
| Annual interest on these accounts is paid on the anniversary of account opening   |                      |             |             |             |             |

Current Bank Rate from 6 February 2025 – 4.50% | Bank Rate from 7 November 2024 – 6 February – 4.75%  
 Bank Rate from 1 August 2024 – 7 November 2024 – 5.00% | Bank Rate From 3 August 2023 – 1 August 2025 – 5.25%

# Summary of variable savings

## 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 is a branch account and must be opened and managed in branch.

# Tariff of charges for our savings accounts

The normal operation of your savings account is free, but we want to be clear and transparent about fees you may incur for using additional services.

Please see details below charges for our Savings Accounts.

## Fees and charges

|                               |           |
|-------------------------------|-----------|
| <b>Electronic Payment Fee</b> | <b>£8</b> |
|-------------------------------|-----------|

An electronic payment fee is a same day banking system charge for making a CHAPS (Clearing House Automated Payment System) payment.

This fee would only be incurred if you make a request for a money withdrawal or transfer using this method.

Our charges are variable. For more details on how and when they might vary please refer to our 'Savings Terms and Conditions' leaflet.

We will tell you about any changes to charges in our branches, on our website at **[principality.co.uk](https://www.principality.co.uk)** or you can contact our Customer Services Team.

In some cases, we'll also send information about changes direct to you.



Visit us at **principality.co.uk**  
or on our social channels



for the latest updates,  
including our opening hours



To find your nearest branch  
visit **[principality.co.uk/branch](https://www.principality.co.uk/branch)**



If you would like to get in touch  
call us on **0330 333 4000** or email  
us at **[enquiries@principality.co.uk](mailto:enquiries@principality.co.uk)**



Manage your money at home  
by registering for Your Account  
**[principality.co.uk/register](https://principality.co.uk/register)**

This leaflet is available in large print, Braille and audio tape on request by calling 0330 333 4000.

Rates correct at time of print 06/04/2025.

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

Principality Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 155998. Principality Building Society, Principality House, The Friary, Cardiff, CF10 3FA.

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**Where home matters**  
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