

SAVINGS

# Offsale Variable Rate Products

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Rates correct at 13/03/2025

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
<b>7 Day Notice Account</b>	
£1 plus (annual interest)	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
£1 plus (monthly interest)	3.06% / <u>3.10%</u> to 13/03/2025 then 2.86% / <u>2.90%</u>
<b>30 Day Direct Account (Issue 1, 2)</b>	
£1,000 – £500,000 (annual interest)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
£1,000 – £500,000 (monthly interest)	3.11% / <u>3.15%</u> to 13/03/2025 then 2.91% / <u>2.95%</u>
<b>30 Day Notice Account</b>	
£500 – £2,000,000 (annual interest)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
£500 – £2,000,000 (monthly interest)	3.11% / <u>3.15%</u> to 13/03/2025 then 2.91% / <u>2.95%</u>
<b>60 Day Direct Account (Issue 1)</b>	
£1,000 – £500,000 (annual interest)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
£1,000 – £500,000 (monthly interest)	3.15% / <u>3.20%</u> to 13/03/2025 then 2.96% / <u>3.00%</u>
<b>60 Day Notice Account (Issues 1 and 2)</b>	
£500 – £2,000,000 (annual interest)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
£500 – £2,000,000 (monthly interest)	3.15% / <u>3.20%</u> to 13/03/2025 then 2.96% / <u>3.00%</u>
<b>Branch 5 Access Bonus Saver</b>	
£1 – £2,000,000 (with bonus)	<u>4.40%</u> to 13/03/2025 then <u>4.20%</u>
£1 – £2,000,000 (without bonus)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>Childrens Account</b>	
£1 – £25,000	<u>3.50%</u> to 13/03/2025 then <u>3.30%</u>
<b>Double Access Saver</b>	
£1 – £2,000,000	<u>3.35%</u> to 13/03/2025 then <u>3.15%</u>
<b>Easy Saver (Issues 1 and 2)</b>	
£500 – £2,000,000	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
<b>e-Saver Account (Issues 1, 12, 13, 14, 15, 16) – these accounts were moved to Online Easy Access on 12/12/2024</b>	
<b>First Home Steps Account (Issues 1, 2, 3, 4) – these accounts were moved to First Home Steps Account Issue 5 on 06/03/2025</b>	
<b>First Home Steps Online (Issues 1, 2, 3) – these accounts were moved to First Home Steps Online Issue 5 on 06/03/2025</b>	

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
<b>Home Team Saver</b>	
£500 – £2,000,000	<u>3.40%</u> to 13/03/2025 then <u>3.20%</u>
<b>Instant Access</b>	
£500 – £2,000,000	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
<b>Learner Earner (Issue 1 and 2)</b>	
Up to £250 per calendar month	<u>5.35%</u> to 13/03/2025 then <u>5.15%</u>
<b>Learner Earner (Issue 3)</b>	
Up to £250 per calendar month	<u>4.30%</u> to 13/03/2025 then <u>4.10%</u>
<b>Maturity Limited Access</b>	
£500 – £2,000,000 (annual interest)	<u>3.40%</u> to 13/03/2025 then <u>3.20%</u>
£500 – £2,000,000 (monthly interest)	3.35%/ <u>3.40%</u> to 13/03/2025 then 3.15%/ <u>3.20%</u>
<b>Maturity Limited Access (Issue 2 – 4)</b>	
£500 – £2,000,000 (annual interest)	<u>3.40%</u> to 13/03/2025 then <u>3.20%</u>
<b>Member Limited Access</b>	
£1 – £30,000 (without bonus)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>Monthly Saver Account</b>	
£1 plus	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>NHS Thank You Saver</b>	
Up to £250 per calendar month	<u>3.80%</u> to 13/03/2025 then <u>3.60%</u>
<b>NHS Thank You Saver Online</b>	
Up to £250 per calendar month	<u>3.80%</u> to 13/03/2025 then <u>3.60%</u>
<b>Online Double Access (Issues 1 and 2)</b>	
£1 – £1,000,000	<u>4.45%</u> to 13/03/2025 then <u>4.25%</u>
<b>Online Bonus Double Access</b>	
£1 – £1,000,000 (with bonus)	<u>4.60%</u> to 13/03/2025 then <u>4.40%</u>
£1 – £1,000,000 (without bonus)	<u>4.45%</u> to 13/03/2025 then <u>4.25%</u>
<b>Online Bonus Triple Access</b>	
£1 – £1,000,000 (with bonus)	<u>4.35%</u> to 13/03/2025 then <u>4.15%</u>
£1 – £1,000,000 (without bonus)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
<b>Online Bonus Triple Access (Issue 2)</b>	
£1 – £1,000,000 (with bonus)	<u>4.60%</u> to 13/03/2025 then <u>4.40%</u>
£1 – £1,000,000 (without bonus)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
<b>Online Bonus Triple Access (Issue 3)</b>	
£1 – £1,000,000 (with bonus)	<u>4.60%</u> to 13/03/2025 then <u>4.40%</u>
£1 – £1,000,000 (without bonus)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
<b>Online Bonus Triple Access (Issue 4)</b>	
£1 – £1,000,000 (with bonus)	<u>4.70%</u> to 13/03/2025 then <u>4.50%</u>
£1 – £1,000,000 (without bonus)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
<b>Online Bonus Triple Access (Issue 5) – Launched 12/12/2024</b>	
£1 – £1,000,000 (with bonus)	<u>4.55%</u> to 13/03/2025 then <u>4.35%</u>
£1 – £1,000,000 (without bonus)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
<b>Online Limited Access (Issues 1 – 5)</b>	
£1 – £1,000,000	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
<b>Online Saver (without bonus) – these accounts were moved to Online Easy Access on 12/12/2024</b>	
<b>Principality Bonus Saver (without Bonus) – these accounts were moved to Online Easy Access on 12/12/2024</b>	
<b>School Staff Saver</b>	
Up to £250 per calendar month	<u>4.05%</u> to 13/03/2025 then <u>3.85%</u>
<b>Thank You Saver (Issues 1 to 4)</b>	
Up to £250 per calendar month	<u>4.05%</u> to 13/03/2025 then <u>3.85%</u>
<b>Thank You Online Saver (Issues 1 to 4)</b>	
Up to £250 per calendar month	<u>4.05%</u> to 13/03/2025 then <u>3.85%</u>
<b>Triple Access Saver (Issue 1)</b>	
£1 – £25,000	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
£25,001 – £2,000,000	<u>3.35%</u> to 13/03/2025 then <u>3.15%</u>
<b>Triple Access Saver (Issue 2)</b>	
£1 – £25,000	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
£25,001 – £2,000,000	<u>3.30%</u> to 13/03/2025 then <u>3.10%</u>
<b>Triple Access Saver (Issues 3 and 4)</b>	
£1 – £25,000	<u>3.25%</u> to 13/03/2025 then <u>3.05%</u>
£25,001 – £2,000,000	<u>3.30%</u> to 13/03/2025 then <u>3.10%</u>
<b>Web Saver (Issues 1-8) – these accounts were moved to Online Easy Access on 12/12/2024</b>	

ISA Variable Rate Accounts closed to new applications	Tax-free* each year/AER†
<b>30 Day Notice Cash ISA</b>	
£500 plus (annual interest)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
£500 plus (monthly interest)	3.11% / <u>3.15%</u> to 13/03/2025 then 2.91% / <u>2.95%</u>
<b>60 Day Notice Cash ISA (Issues 1 and 2)</b>	
£500 plus (annual interest)	<u>3.20%</u> to 13/03/2025 then <u>3.00%</u>
£500 plus (monthly interest)	3.15% / <u>3.20%</u> to 13/03/2025 then 2.96% / <u>3.00%</u>
<b>Branch 5 Access Bonus Cash ISA</b>	
£1 - £2,000,000 (with bonus)	<u>4.40%</u> to 13/03/2025 then <u>4.20%</u>
£1 - £2,000,000 (without bonus)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>Easy Cash ISA (Issues 1 and 2)</b>	
£500 - £2,000,000	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
<b>e-ISA (Issues 1, 9, 10, 11, 12, 13) - these accounts were moved to Online Easy Access Cash ISA on 12/12/2024</b>	
<b>Maturity Limited Access Cash ISA</b>	
£500 - £2,000,000 (annual interest)	<u>3.40%</u> to 13/03/2025 then <u>3.20%</u>
£500 - £2,000,000 (monthly interest)	3.35% / <u>3.40%</u> to 13/03/2025 then 3.15% / <u>3.20%</u>
<b>Maturity Limited Access Cash ISA (Issues 2 - 4)</b>	
£500 - £2,000,000 (annual interest)	<u>3.40%</u> to 13/03/2025 then <u>3.20%</u>
<b>Members Tiered Variable Rate Cash ISA</b>	
£1 - £10,999.99	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
£11,000 - £18,999.99	<u>3.30%</u> to 13/03/2025 then <u>3.10%</u>
£19,000 plus	<u>3.45%</u> to 13/03/2025 then <u>3.25%</u>
<b>Online Bonus ISA</b>	
£1 - £250,000 (with bonus)	<u>4.66%</u> to 13/03/2025 then <u>4.46%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online Bonus ISA (Issue 2)</b>	
£1 - £250,000 (with bonus)	<u>4.60%</u> to 13/03/2025 then <u>4.40%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online Bonus ISA (Issue 3)</b>	
£1 - £250,000 (with bonus)	<u>4.65%</u> to 13/03/2025 then <u>4.45%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online Bonus ISA (Issue 4)</b>	
£1 - £250,000 (with bonus)	<u>4.60%</u> to 13/03/2025 then <u>4.40%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online Bonus ISA (Issue 5)</b>	
£1 - £250,000 (with bonus)	<u>4.45%</u> to 13/03/2025 then <u>4.25%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>

Bank of England Bank Rate from 6 February 2025 to Present Day 4.50%, from 7 November 2024 to 6 February 2025, Bank Rate 4.75%

ISA Variable Rate Accounts closed to new applications	Tax-free* each year/AER†
<b>Online Bonus ISA (Issue 6)</b>	
£1 - £250,000 (with bonus)	<u>4.35%</u> to 13/03/2025 then <u>4.15%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online ISA</b>	
£1 - £250,000 (with bonus)	<u>4.10%</u> to 13/03/2025 then <u>3.90%</u>
£1 - £250,000 (without bonus)	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online ISA (without bonus)</b>	
£1 - £250,000	<u>3.70%</u> to 13/03/2025 then <u>3.50%</u>
<b>Online Bonus 5 Access Cash ISA</b>	
£1 - £1,000,000 (with bonus)	<u>4.60%</u> to 13/03/2025 then <u>4.40%</u>
£1 - £1,000,000 (without bonus)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>Online Bonus 5 Access Cash ISA (Issue 2)</b>	
£1 - £1,000,000 (with bonus)	<u>4.70%</u> to 13/03/2025 then <u>4.50%</u>
£1 - £1,000,000 (without bonus)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>Online Bonus 5 Access Cash ISA (Issue 3)</b>	
£1 - £1,000,000 (with bonus)	<u>4.55%</u> to 13/03/2025 then <u>4.35%</u>
£1 - £1,000,000 (without bonus)	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
<b>Tiered Variable Rate Cash ISA</b>	
£1 - £10,999.99	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
£11,000 - £18,999.99	<u>3.25%</u> to 13/03/2025 then <u>3.05%</u>
£19,000 plus	<u>3.40%</u> to 13/03/2025 then <u>3.20%</u>
<b>Triple Access Cash ISA</b>	
£1 - £25,000	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
£25,000 plus	<u>3.35%</u> to 13/03/2025 then <u>3.15%</u>
<b>Triple Access Cash ISA (Issues 2 - 3)</b>	
£1 - £25,000	<u>3.15%</u> to 13/03/2025 then <u>2.95%</u>
£25,000 plus	<u>3.30%</u> to 13/03/2025 then <u>3.10%</u>
<b>Triple Access Cash ISA (Issues 4 and 5)</b>	
£1 - £25,000	<u>3.25%</u> to 13/03/2025 then <u>3.05%</u>
£25,000 plus	<u>3.30%</u> to 13/03/2025 then <u>3.10%</u>
<b>Variable Rate Cash ISA</b>	
£500 - £2,000,000	<u>3.10%</u> to 13/03/2025 then <u>2.90%</u>
<b>Web ISA (Issues 1 - 9) - these accounts were moved to Online Easy Access Cash ISA on 12/12/2024</b>	



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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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