

SAVINGS

# Offsale Variable Rate Products

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Rates correct at 05/12/2024

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
<b>7 Day Notice Account</b>	
£1 plus (annual interest)	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
£1 plus (monthly interest)	3.20% / <u>3.25%</u> to 05/12/2024 then 3.06% / <u>3.10%</u>
<b>30 Day Direct Account (Issue 1, 2)</b>	
£1,000 - £500,000 (annual interest)	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
£1,000 - £500,000 (monthly interest)	3.25% / <u>3.30%</u> to 05/12/2024 then 3.11% / <u>3.15%</u>
<b>30 Day Notice Account</b>	
£500 - £2,000,000 (annual interest)	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
£500 - £2,000,000 (monthly interest)	3.25% / <u>3.30%</u> to 05/12/2024 then 3.11% / <u>3.15%</u>
<b>60 Day Direct Account (Issue 1)</b>	
£1,000 - £500,000 (annual interest)	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
£1,000 - £500,000 (monthly interest)	3.30% / <u>3.35%</u> to 05/12/2024 then 3.15% / <u>3.20%</u>
<b>60 Day Notice Account (Issues 1 &amp; 2)</b>	
£500 - £2,000,000 (annual interest)	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
£500 - £2,000,000 (monthly interest)	3.30% / <u>3.35%</u> to 05/12/2024 then 3.15% / <u>3.20%</u>
<b>Branch 5 Access Bonus Saver</b>	
£1 - £2,000,000 (with bonus)	<u>4.55%</u> to 05/12/2024 then <u>4.40%</u>
£1 - £2,000,000 (without bonus)	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
<b>Childrens Account</b>	
£1 - £25,000	<u>3.65%</u> to 05/12/2024 then <u>3.50%</u>
<b>Double Access Saver</b>	
£1 - £2,000,000	<u>3.50%</u> to 05/12/2024 then <u>3.35%</u>
<b>Easy Saver (Issues 1 &amp; 2)</b>	
£500 - £2,000,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>e-Saver Account (Issue 1, 12, 13, 14, 15, 16)</b>	
£1 - £1,000,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>First Home Steps Account (Issues 1, 2 &amp; 3)</b>	
£1 - £2,500	<u>5.00%</u> to 05/12/2024 then <u>4.85%</u>
£2,501 - £7,500	<u>5.00%</u> to 05/12/2024 then <u>4.85%</u>
£7,501 - £25,000	<u>5.00%</u> to 05/12/2024 then <u>4.85%</u>
<b>First Home Steps Online (Issues 1 &amp; 2)</b>	
£1 - £2,500	<u>5.00%</u> to 05/12/2024 then <u>4.85%</u>
£2,501 - £7,500	<u>5.00%</u> to 05/12/2024 then <u>4.85%</u>
£7,501 - £25,000	<u>5.00%</u> to 05/12/2024 then <u>4.85%</u>

Bank of England Bank Rate from 7 November 2024 to Present Day 4.75%, from 1 August 2024 to 7 November 2024, Bank Rate 5.00%

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
<b>Home Team Saver</b>	
£500 - £2,000,000	<u>3.55%</u> to 05/12/2024 then <u>3.40%</u>
<b>Instant Access</b>	
£500 - £2,000,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>Learner Earner (Issue 1 &amp; 2)</b>	
Up to £250 per calendar month	<u>5.50%</u> to 05/12/2024 then <u>5.35%</u>
<b>Learner Earner (Issue 3)</b>	
Up to £250 per calendar month	<u>4.45%</u> to 05/12/2024 then <u>4.30%</u>
<b>Maturity Limited Access</b>	
£500 - £2,000,000 (annual interest)	<u>3.55%</u> to 05/12/2024 then <u>3.40%</u>
£500 - £2,000,000 (monthly interest)	3.49%/ <u>3.55%</u> to 05/12/2024 then 3.35%/ <u>3.40%</u>
<b>Maturity Limited Access (Issue 2 - 4)</b>	
£500 - £2,000,000 (annual interest)	<u>3.55%</u> to 05/12/2024 then <u>3.40%</u>
<b>Member Limited Access</b>	
£1 - £30,000 (without bonus)	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
<b>Monthly Saver Account</b>	
£1 plus	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
<b>NHS Thank You Saver</b>	
Up to £250 per calendar month	<u>3.95%</u> to 05/12/2024 then <u>3.80%</u>
<b>NHS Thank You Saver Online</b>	
Up to £250 per calendar month	<u>3.95%</u> to 05/12/2024 then <u>3.80%</u>
<b>Online Double Access (Issues 1 &amp; 2)</b>	
£1 - £1,000,000	<u>4.60%</u> to 05/12/2024 then <u>4.45%</u>
<b>Online Bonus Double Access</b>	
£1 - £1,000,000 (with bonus)	<u>4.75%</u> to 05/12/2024 then <u>4.60%</u>
£1 - £1,000,000 (without bonus)	<u>4.60%</u> to 05/12/2024 then <u>4.45%</u>

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
<b>Online Bonus Triple Access</b>	
£1 – £1,000,000 (with bonus)	<u>4.50%</u> to 05/12/2024 then <u>4.35%</u>
£1 – £1,000,000 (without bonus)	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
<b>Online Bonus Triple Access Issue 2</b>	
£1 – £1,000,000 (with bonus)	<u>4.75%</u> to 05/12/2024 then <u>4.60%</u>
£1 – £1,000,000 (without bonus)	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
<b>Online Bonus Triple Access Issue 3</b>	
£1 – £1,000,000 (with bonus)	<u>4.75%</u> to 05/12/2024 then <u>4.60%</u>
£1 – £1,000,000 (without bonus)	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
<b>Online Limited Access (Issues 1 – 5)</b>	
£1 – £1,000,000	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
<b>Online Saver (without bonus)</b>	
£1 – £250,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>Principality Bonus Saver (without bonus)</b>	
£1 – £250,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>School Staff Saver</b>	
Up to £250 per calendar month	<u>4.20%</u> to 05/12/2024 then <u>4.05%</u>
<b>Thank You Saver (Issues 1 to 4)</b>	
Up to £250 per calendar month	<u>4.20%</u> to 05/12/2024 then <u>4.05%</u>
<b>Thank You Online Saver (Issues 1 to 4)</b>	
Up to £250 per calendar month	<u>4.20%</u> to 05/12/2024 then <u>4.05%</u>
<b>Triple Access Saver (Issue 1)</b>	
£1 – £25,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
£25,001 – £2,000,000	<u>3.50%</u> to 05/12/2024 then <u>3.35%</u>
<b>Triple Access Saver (Issue 2)</b>	
£1 – £25,000	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
£25,001 – £2,000,000	<u>3.45%</u> to 05/12/2024 then <u>3.30%</u>
<b>Triple Access Saver (Issues 3 &amp; 4)</b>	
£1 – £25,000	<u>3.40%</u> to 05/12/2024 then <u>3.25%</u>
£25,001 – £2,000,000	<u>3.45%</u> to 05/12/2024 then <u>3.30%</u>
<b>Web Saver (Issues 1-8)</b>	
£1 – £250,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>

Bank of England Bank Rate from 7 November 2024 to Present Day 4.75%, from 1 August 2024 to 7 November 2024, Bank Rate 5.00%

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>3.30%</u> to 05/12/2024 then <u>3.15%</u>
£500 plus (monthly interest)	3.25%/ <u>3.30%</u> to 05/12/2024 then 3.11% / <u>3.15%</u>
<b>60 Day Notice Cash ISA (Issues 1 &amp; 2)</b>	
£500 plus (annual interest)	<u>3.35%</u> to 05/12/2024 then <u>3.20%</u>
£500 plus (monthly interest)	3.30%/ <u>3.35%</u> to 05/12/2024 then 3.15%/ <u>3.20%</u>
<b>Branch 5 Access Bonus Cash ISA</b>	
£1 - £2,000,000 (with bonus)	<u>4.55%</u> to 05/12/2024 then <u>4.40%</u>
£1 - £2,000,000 (without bonus)	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
<b>Easy Cash ISA (Issues 1 &amp; 2)</b>	
£500 - £2,000,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>e-ISA (Issue 1, 9, 10, 11, 12, 13)</b>	
£1 plus	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>Maturity Limited Access Cash ISA</b>	
£500 - £2,000,000 (annual interest)	<u>3.55%</u> to 05/12/2024 then <u>3.40%</u>
£500 - £2,000,000 (monthly interest)	3.49% / <u>3.55%</u> to 05/12/2024 then 3.35% / <u>3.40%</u>
<b>Maturity Limited Access Cash ISA (Issues 2 - 4)</b>	
£500 - £2,000,000 (annual interest)	<u>3.55%</u> to 05/12/2024 then <u>3.40%</u>
<b>Members Tiered Variable Rate Cash ISA</b>	
£1 - £10,999.99	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
£11,000 - £18,999.99	<u>3.45%</u> to 05/12/2024 then <u>3.30%</u>
£19,000 plus	<u>3.60%</u> to 05/12/2024 then <u>3.45%</u>
<b>Online Bonus ISA</b>	
£1 - £250,000 (with bonus)	<u>4.81%</u> to 05/12/2024 then <u>4.66%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online Bonus ISA (Issue 2)</b>	
£1 - £250,000 (with bonus)	<u>4.75%</u> to 05/12/2024 then <u>4.60%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online Bonus ISA (Issue 3)</b>	
£1 - £250,000 (with bonus)	<u>4.80%</u> to 05/12/2024 then <u>4.65%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online Bonus ISA (Issue 4)</b>	
£1 - £250,000 (with bonus)	<u>4.75%</u> to 05/12/2024 then <u>4.60%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online Bonus ISA (Issue 5)</b>	
£1 - £250,000 (with bonus)	<u>4.60%</u> to 05/12/2024 then <u>4.45%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>


Bank of England Bank Rate from 7 November 2024 to Present Day 4.75%, from 1 August 2024 to 7 November 2024, Bank Rate 5.00%

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>4.50%</u> to 05/12/2024 then <u>4.35%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online ISA</b>	
£1 - £250,000 (with bonus)	<u>4.25%</u> to 05/12/2024 then <u>4.10%</u>
£1 - £250,000 (without bonus)	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online ISA (without bonus)</b>	
£1 - £250,000	<u>3.85%</u> to 05/12/2024 then <u>3.70%</u>
<b>Online Bonus 5 Access Cash ISA</b>	
£1 - £1,000,000 (with bonus)	<u>4.75%</u> to 05/12/2024 then <u>4.60%</u>
£1 - £1,000,000 (without bonus)	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
<b>Tiered Variable Rate Cash ISA</b>	
£1 - £10,999.99	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
£11,000 - £18,999.99	<u>3.40%</u> to 05/12/2024 then <u>3.25%</u>
£19,000 plus	<u>3.55%</u> to 05/12/2024 then <u>3.40%</u>
<b>Triple Access Cash ISA</b>	
£1 - £25,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
£25,000 plus	<u>3.50%</u> to 05/12/2024 then <u>3.35%</u>
<b>Triple Access Cash ISA (Issues 2 - 3)</b>	
£1 - £25,000	<u>3.30%</u> to 05/12/2024 then <u>3.15%</u>
£25,000 plus	<u>3.45%</u> to 05/12/2024 then <u>3.30%</u>
<b>Triple Access Cash ISA (Issues 4 &amp; 5)</b>	
£1 - £25,000	<u>3.40%</u> to 05/12/2024 then <u>3.25%</u>
£25,000 plus	<u>3.45%</u> to 05/12/2024 then <u>3.30%</u>
<b>Variable Rate Cash ISA</b>	
£500 - £2,000,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>
<b>Web ISA (Issues 1 - 9)</b>	
£1 - £250,000	<u>3.25%</u> to 05/12/2024 then <u>3.10%</u>



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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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OVRP 12/24-1