

Interest Rates as at 1st December 2020

Available to UK residents only. All interest rates are annual unless otherwise stated. All interest rates are variable.

Current Interest Rates

AER GROSS

Instant Access		
£10+	0.05%	0.05%

Affinity Account		
£10+	0.50%	0.50%

50 Day Notice Account 2		
Annual - £50+	0.25%	0.25%
Monthly - £10,000+	0.25%	0.25%

Junior ISA		
£1+	2.50%	2.50%

Instant Access Deposit Accounts for clubs, limited companies and non-individuals		
£10 - £24,999	0.20%	0.20%
£25,000 - £74,999	0.55%	0.55%
£75,000+	0.80%	0.80%

Instant Access Cash ISA Issue 5		
£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Regular Saver – Issue 1		
£10-£500	0.85%	0.85%

Zero to Eighteen		
£10-£15,000	0.90%	0.90%

Over 60's Access Account		
£1,000 - £24,999	0.20%	0.20%
£25,000 - £49,999	0.40%	0.40%
£50,000+	0.60%	0.60%

Access x4 Account ****		
£1,000 - £49,999	0.30%	0.30%
£50,000+	0.60%	0.60%

**** If more than 4 withdrawals are made annually the account will be closed

If your account balance falls below the minimum required, this may affect the interest rate paid - see the product Summary Box for full Terms and Conditions. Interest is payable gross (no tax is deducted). However, you may be liable to pay tax depending on your income, for further details go to www.GOV.UK and search Personal Savings Allowance. This does not apply to ISA accounts which are tax free. Tax treatment of ISA is the responsibility of the Government and may not be maintained in the future.

AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. Gross means the contractual rate of interest payable

Previous Interest Rates

AER GROSS

Instant Access		
£10+	0.05%	0.05%

Affinity Account		
£10+	0.50%	0.50%

50 Day Notice Account 2		
Annual - £50+	0.25%	0.25%
Monthly - £10,000+	0.25%	0.25%

Junior ISA		
£1+	2.50%	2.50%

Instant Access Deposit Accounts for clubs, limited companies and non-individuals		
£10 - £24,999	0.20%	0.20%
£25,000 - £74,999	0.55%	0.55%
£75,000+	0.80%	0.80%

Instant Access Cash ISA Issue 5		
£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Regular Saver – Issue 1		
£10-£500	0.85%	0.85%

Zero to Eighteen		
£10-£15,000	N/A	N/A

Over 60's Access Account		
£1,000 - £24,999	N/A	N/A
£25,000 - £49,999	N/A	N/A
£50,000+	N/A	N/A

Access x4 Account ****		
£1,000 - £49,999	N/A	N/A
£50,000+	N/A	N/A

Interest Rates as at 1st December 2020

Closed issue accounts – No longer available. All interest rates are variable and annual unless stated.

AER

GROSS

Postal Account

Annual Rate - £100+	0.20%	0.20%
Monthly Rate - £1,000+	0.20%	0.20%

Postal Classic + Account

Annual Rate - £100+	0.40%	0.40%
Monthly Rate - £1,000+	0.40%	0.40%

Classic

Annual Rate - £10+	0.40%	0.40%
Monthly Rate - £10,000+	0.40%	0.40%

50 Day Notice

Annual Rate - £50+	0.25%	0.25%
Monthly Rate - £10,000+	0.25%	0.25%

90 Day Notice Account

Annual - £10,000 - £49,999	0.60%	0.60%
Annual - £50,000+	0.80%	0.80%
Monthly - £25,000 - £49,999	0.60%	0.60%
Monthly - £50,000+	0.80%	0.80%

Monthly Income 60

£10,000+	0.40%	0.40%
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Instant Access Cash ISA

£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Cash ISA (previously TESSA-only ISA)

£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Instant Access Cash ISA Issue 3

£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Instant Access Cash ISA Issue 4

£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Spousal Inheritance ISA

£1 - £49,999	0.35%	0.35%
£50,000+	0.55%	0.55%

Young Persons for under 16s

£1+	0.90%	0.90%
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Young Savers+ for Under 16s

£1+	0.90%	0.90%
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Young Monthly Saver

£1 - £100 ^{^***}	2.00%	2.00%
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Future First for savers aged 16 to 25

£1+	0.90%	0.90%
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Loughborough Plus

£1 - £2,999	0.40%	0.40%
£3,000+	0.80%	0.80%

Regular Savers

£10 ^{^*}	0.75%	0.75%
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Guaranteed Regular Saver

£10 - £300 ^{^***}	0.75%	0.75%
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Instant Access (previously 30 day account)

£10+	0.05%	0.05%
£1,000+	0.05%	0.05%

Flexible Monthly Saver

£10 - £500 ^{^***}	1.10%	1.10%
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Flexible Save to Buy

£10 - £500 ^{^***}	1.50%	1.50%
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120 Day Notice Deposit Accounts for clubs, limited companies and non-individuals

£25,000+	1.20%	1.20%
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[^]Regular monthly savings required. Interest rate subject to Terms and Conditions

* Rate if at least 11 equal monthly payments are made and only one withdrawal annually

**Rate if at least 10 monthly payments are made and only two withdrawals annually

***Rate if at least 9 monthly payments are made and only three withdrawals annually

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