

# Interest Rates as at 6<sup>th</sup> January 2022

Availability is by location and for UK residents only. Products which include LE, NG, DE are only available in those postcodes and to existing members, please see individual product for details.

All interest rates are annual unless otherwise stated. All interest rates are variable.

## Current Interest Rates

AER GROSS

Instant Access – LE, NG, DE		
£10+	0.05%	0.05%

90 Day Notice Account 2		
£10,000 to £49,999	0.60%	0.60%
£50,000+	0.80%	0.80%

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%

Young Regular Saver - Issue 1		
£10 - £100	1.25%	1.25%

Zero to Eighteen – LE, NG, DE		
£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

## Previous Interest Rates

AER GROSS

Instant Access		
£10+	0.05%	0.05%

90 Day Notice Account 2		
£10,000 to £49,999	N/A	N/A
£50,000+	N/A	N/A

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%

Young Regular Saver - Issue 1		
£10 - £100	N/A	N/A

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 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](http://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

# Interest Rates as at 6<sup>th</sup> January 2022

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%

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

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%

AER GROSS

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%

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

Young Monthly Saver		
£1 - £100 <sup>^***</sup>	2.00%	2.00%

Future First for savers aged 16 to 25		
£1+	0.90%	0.90%

Junior ISA		
£1+	2.50%	2.50%

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

Regular Savers		
£10 <sup>^*</sup>	0.75%	0.75%

Affinity Account		
£10+	0.50%	0.50%

Guaranteed Regular Saver Instant Access (previously 30 day account)		
£10+	0.05%	0.05%
£1,000+	0.05%	0.05%

Flexible Monthly Saver		
£10 - £500 <sup>^***</sup>	1.10%	1.10%

Flexible Save to Buy		
£10 - £500 <sup>^***</sup>	1.50%	1.50%

120 Day Notice Deposit Accounts for clubs, limited companies and non-individuals		
£25,000+	1.20%	1.20%

<sup>^</sup>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

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](http://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.