

Current Interest Rates as at 28th January 2026

Availability is by location and for UK residents only.
All interest rates are annual unless otherwise stated. All interest rates are variable.

Current Interest Rates	AER	Gross	Previous Interest Rate	AER	Gross
Easy Access			Easy Access		
Instant Access £10+	1.50%	1.50%	Instant Access £10+	1.70%	1.70%
Access x1 £1,000+	3.70%	3.70%	Access x1 £1,000+	3.90%	3.90%
Access x2 £1000+	3.55%	3.55%	Access x2 £1000+	3.75%	3.75%
Access x3 £1,000+	3.25%	3.25%	Access x3 £1,000+	3.45%	3.45%
Access x4 £1,000+	2.90%	2.90%	Access x4 £1,000+	3.10%	3.10%
Limited Access			Limited Access		
50 Day Notice 3 £50+	2.95%	2.95%	50 Day Notice 3 £50+	3.15%	3.15%
60 Day Notice (MI60) - (Monthly Interest) £10,000+	3.05%	3.05%	60 Day Notice (MI60) - (Monthly Interest) £10,000+	3.25%	3.25%
100 Day Notice (Monthly Interest) £10,000+	3.35%	3.35%	100 Day Notice (Monthly Interest) £10,000+	3.55%	3.55%
Assisted Purchase £5,000	2.10%	2.10%	Assisted Purchase £5,000	2.30%	2.30%
Regular Savers			Regular Savers		
Regular Saver 1 £10+	2.05%	2.05%	Regular Saver 1 £10+	2.25%	2.25%
Limited Access Monthly Saver £1+	4.25%	4.25%	Limited Access Monthly Saver £1+	4.45%	4.45%
Cash ISAs			Cash ISAs		
Instant Access Cash ISA 5 £1+	2.70%	2.70%	Instant Access Cash ISA 5 £1+	2.90%	2.90%
Access x1 Cash ISA £10+	3.65%	3.65%	Access x1 Cash ISA £10+	3.85%	3.85%
Access x2 Cash ISA £10+	3.50%	3.50%	Access x2 Cash ISA £10+	3.70%	3.70%
Access x3 Cash ISA £10+	3.20%	3.20%	Access x3 Cash ISA £10+	3.40%	3.40%
Access x4 Cash ISA £1000+	3.60%	3.60%	Access x4 Cash ISA £1000+	3.80%	3.80%
60 Day Notice Cash ISA £3000+	3.00%	3.00%	60 Day Notice Cash ISA £3000+	3.20%	3.20%
120 Day Notice Cash ISA £3000+	3.15%	3.15%	120 Day Notice Cash ISA £3000+	3.35%	3.35%
Younger Generation			Younger Generation		
Zero to Eighteen £10+	2.90%	2.90%	Zero to Eighteen £10+	3.10%	3.10%
Young Regular Saver 1 £10+	3.05%	3.05%	Young Regular Saver 1 £10+	3.25%	3.25%
Junior ISA £1+	3.75%	3.75%	Junior ISA £1+	3.95%	3.95%

Continued overleaf



Business Deposit Accounts		
Instant Access Deposit £10+	1.20%	1.20%
30 Day Notice £1000+	2.30%	2.30%
Access X4 Deposit £1000+	2.70%	2.70%
60 Day Notice £1000+	2.70%	2.70%
120 Day Notice £1000+	2.85%	2.85%

Community Saver Accounts		
Rainbows Instant £10+	1.50%	1.50%
Rainbows Access X4 £1,000+	2.90%	2.90%
Barrow Upon Soar Library Instant £10+	1.50%	1.50%
Barrow Upon Soar Library Access X4 £1,000+	2.90%	2.90%
Castle Donington Library Instant £10+	1.50%	1.50%
Castle Donington Library Access X4 £1,000+	2.90%	2.90%

Loughborough Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number 157258.

Business Deposit Accounts		
Instant Access Deposit £10+	1.40%	1.40%
30 Day Notice £1000+	2.50%	2.50%
Access X4 Deposit £1000+	2.90%	2.90%
60 Day Notice £1000+	2.90%	2.90%
120 Day Notice £1000+	3.05%	3.05%

Community Saver Accounts		
Rainbows Instant £10+	1.70%	1.70%
Rainbows Access X4 £1,000+	3.10%	3.10%
Barrow Upon Soar Library Instant £10+	1.70%	1.70%
Barrow Upon Soar Library Access X4 £1,000+	3.10%	3.10%
Castle Donington Library Instant £10+	1.70%	1.70%
Castle Donington Library Access X4 £1,000+	3.10%	3.10%



28/01/2026

Products no longer available Interest Rates as at 28th January 2026

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Current Interest Rates	AER	Gross
Easy Access		
Access x6 £500+	2.45%	2.45%
Over 60's £1000+	1.95%	1.95%
Trustee Deposit £10+	1.50%	1.70%
Classic Instant £10+	1.50%	1.50%
Limited Access		
120 Day Notice £1000+	3.55%	3.55%
90 Day Notice (Monthly Interest) £25,000+	3.15%	3.15%
90 Day Notice 2 £10,000+	3.15%	3.15%
30 Day Notice 3 £1,000+	2.80%	2.80%
Regular Savers		
Flexible Monthly Saver £10+	2.05%	2.05%
Flexible Save to Buy £10+	1.80%	1.80%
Retirement Monthly Saver £55+	5.50%	5.50%
Holiday Monthly Saver £1+	5.40%	5.40%
1yr Super Saver £1000+	5.80%	5.80%
2yr Super Saver £500+	5.00%	5.00%
Cash ISAs		
Cash ISA (prev Tessa only)	2.70%	2.70%
180 Day Notice Cash ISA £20,000+	3.35%	3.35%
Spousal Inheritance ISA £1+	2.70%	2.70%
Younger Generation		
Young Saver+ £1+	1.50%	1.50%
Future First £1+	2.90%	2.90%
Compass £1+	1.85%	1.85%
Accounts For Overseas Residents		
Penguin £10+	0.90%	0.90%
Instant Access Overseas £10+	0.10%	0.10%

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30 Day Notice 3 £1,000+	3.00%	3.00%
Regular Savers		
Flexible Monthly Saver £10+	2.25%	2.25%
Flexible Save to Buy £10+	2.00%	2.00%
Retirement Monthly Saver £55+	5.50%	5.50%
Holiday Monthly Saver £1+	5.60%	5.60%
1yr Super Saver £1000+	6.00%	6.00%
2yr Super Saver £500+	5.00%	5.00%
Cash ISAs		
Cash ISA (prev Tessa only)	2.90%	2.90%
180 Day Notice Cash ISA £20,000+	3.55%	3.55%
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Younger Generation		
Young Saver+ £1+	1.70%	1.70%
Future First £1+	3.10%	3.10%
Compass £1+	2.05%	2.05%
Accounts For Overseas Residents		
Penguin £10+	1.10%	1.10%
Instant Access Overseas £10+	0.10%	0.10%

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

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.

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