

CURRENT SAVINGS INTEREST RATES

Variable[^] rate accounts currently available - updated 12th December 2022

Account Name	Minimum Balance	Current Annual Interest Gross ¹ pa	Current AER ²	Current Monthly Interest Gross ¹ pa	Date of Change	New Annual Interest Gross ¹ pa	New AER ²	New Monthly Interest Gross ¹ pa
ACCESS SAVER PLUS ISSUE 7 ⁴	£50,000+ £10,000+ £1+	1.80% 1.75% 1.70%	1.80% 1.75% 1.70%		09/12/2022	2.30% 2.30% 2.30%	2.30% 2.30% 2.30%	
INTERNET SAVER PLUS ISSUE 12 ⁴	£50,000+ £10,000+ £1+	2.30% 2.25% 2.00%	2.30% 2.25% 2.00%		09/12/2022	2.65% 2.60% 2.30%	2.65% 2.60% 2.30%	
ONE DAY ACCOUNT ⁵ (under 21s only)	£10+	2.04%	2.05%		09/12/2022	2.78%	2.80%	
ONLINE RAINY DAY ACCOUNT ISSUE 2*	£1 up to £5,000 £5,000+	2.50% 2.00%	2.50% 2.00%		09/12/2022	3.00% 2.50%	3.00% 2.50%	
RAINY DAY ACCOUNT ISSUE 2*	£1+ up to £5,000 £5,000+	2.50% 2.00%	2.50% 2.00%		09/12/2022	3.00% 2.50%	3.00% 2.50%	

Account Name	Minimum Balance	Current Annual Interest Tax Free ³	Current AER ²	Monthly Interest Tax Free ³	Date of Change	New Annual Interest Tax Free ³	New AER ²	New Monthly Interest Tax Free ³
ACCESS SAVER ISA PLUS ISSUE 8 ⁴	£50,000+ £10,000+ £1+	1.80% 1.75% 1.70%	1.80% 1.75% 1.70%		09/12/2022	2.30% 2.30% 2.30%	2.30% 2.30% 2.30%	
INTERNET SAVER ISA PLUS ISSUE 10 ⁴	£50,000+ £10,000+ £1+	1.80% 1.75% 1.70%	1.80% 1.75% 1.70%		09/12/2022	2.30% 2.30% 2.30%	2.30% 2.30% 2.30%	

Variable[^] rate accounts no longer available - rates as at 8th December 2022

Account Name	Minimum Balance	Annual Interest Gross ¹ pa	AER ²	Monthly Interest Gross ¹ pa	Date of Change	New Annual Interest Gross ¹ pa	New AER ²	New Monthly Interest Gross ¹ pa
30 DAY NOTICE & 30 DAY NOTICE ISSUE 3 & 4	£100+	1.85%	1.85%		09/12/2022	2.50%	2.50%	
90 DAY NOTICE SAVER & ISSUE 3, 4 & 5	£100+	1.85%	1.85%		09/12/2022	2.50%	2.50%	
ACCESS SAVER DEPOSIT*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%	1.88% 1.79%	09/12/2022	2.40% 2.30%	2.40% 2.30%	2.37% 2.28%
ACCESS SAVER SHARE*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%	1.88% 1.79%	09/12/2022	2.40% 2.30%	2.40% 2.30%	2.37% 2.28%
ACCESS SAVER PLUS*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%	1.88% 1.79%	09/12/2022	2.40% 2.30%	2.40% 2.30%	2.37% 2.28%
ACCESS SAVER PLUS ISSUE 2*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
ANNUAL ACCESS ACCOUNT & ANNUAL ACCESS ACCOUNT ISSUE 6 & 8	£100+	1.85%	1.85%		09/12/2022	2.50%	2.50%	
CHILDS SAVER*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.65% 2.55%	2.65% 2.55%	
CHRISTMAS REGULAR ESAVER	£1+	2.30%	2.30%		09/12/2022	2.95%	2.95%	
CHRISTMAS REGULAR SAVER	£1+	2.30%	2.30%		09/12/2022	2.95%	2.95%	
CLIENT MONEY ACCOUNT (C) ⁴	£50,000+ £5,000+ £1,000+ £25+	1.80% 1.80% 1.80% 1.80%	1.80% 1.80% 1.80% 1.80%		09/12/2022	2.30% 2.30% 2.30% 2.30%	2.30% 2.30% 2.30% 2.30%	
CLIENT MONEY ACCOUNT (NC) ⁴	£50,000+ £5,000+ £1,000+ £25+	1.80% 1.80% 1.80% 1.80%	1.80% 1.80% 1.80% 1.80%		09/12/2022	2.30% 2.30% 2.30% 2.30%	2.30% 2.30% 2.30% 2.30%	
COMMUNITY SAVER*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
E-SAVER ⁶	£250+	3.00%	3.00%		No change	3.00%	3.00%	

Account Name	Minimum Balance	Annual Interest Gross ¹ pa	AER ²	Monthly Interest Gross ¹ pa	Date of Change	New Annual Interest Gross ¹ pa	New AER ²	New Monthly Interest Gross ¹ pa
EXEMPT PENSION FUND D	£1+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
EX-N&P GIBRALTAR HOLDING ACCOUNT*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
FAMILY SAVINGS ACCOUNT*	£1-£10,000 £10,000.01-£20,000 £20,000.01-£30,000 £30,000.01-£2m		2.05% 1.95% 1.85% 1.70%	2.05% 1.95% 1.85% 1.70%	09/12/2022		2.60% 2.50% 2.40% 2.30%	2.60% 2.50% 2.40% 2.30%
FAMILY E-SAVINGS ACCOUNT*	£1-£10,000 £10,000.01-£20,000 £20,000.01-£30,000 £30,000.01-£2m		2.05% 1.95% 1.85% 1.70%	2.05% 1.95% 1.85% 1.70%	09/12/2022		2.60% 2.50% 2.40% 2.30%	2.60% 2.50% 2.40% 2.30%
FIRST TIME BUYER SAVINGS*	£1+ £20,000.01+		1.90% 1.80%	1.88% 1.79%	09/12/2022		2.55% 2.45%	2.52% 2.42%
FREEDOM ^{5*}	£1+ £20,000.01+	2.14% 2.04%	2.15% 2.05%		09/12/2022	2.88% 2.78%	2.90% 2.80%	
INTERNET SAVER*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%	1.88% 1.79%	09/12/2022	2.40% 2.30%	2.40% 2.30%	2.37% 2.28%
INTERNET SAVER DEPOSIT	£1+	1.80%	1.80%	1.79%	09/12/2022	2.30%	2.30%	2.28%
INTERNET SAVER PLUS*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
INTERNET SAVER PLUS ISSUE 2*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
INTERNET SAVER PLUS ISSUE 2 MONTHLY*	£1+ £20,000.01+		1.90% 1.80%	1.88% 1.79%	09/12/2022		2.40% 2.30%	2.37% 2.28%
INTERNET SAVER PLUS ISSUE 11 ¹	£50,000+ £10,000+ £1+	2.30% 2.25% 2.00%	2.30% 2.25% 2.00%		09/12/2022	2.65% 2.60% 2.30%	2.65% 2.60% 2.30%	
LOYALTY REGULAR SAVER ISSUE 2	£10+	5.00%	5.00%		No change	5.00%	5.00%	
LOYALTY REGULAR E SAVER	£10+	5.00%	5.00%		No change	5.00%	5.00%	
LOYALTY REGULAR SAVER	£10+	4.55%	4.55%		No change	4.55%	4.55%	
LOYALTY SIX ACCESS SAVER ISSUE 2	£1+	2.50%	2.50%		09/12/2022	3.00%	3.00%	
LOYALTY SIX ACCESS ESAVER	£1+	2.50%	2.50%		09/12/2022	3.00%	3.00%	
MAKE ME A ESAVER	£1+	1.95%	1.95%		09/12/2022	2.60%	2.60%	
MAKE ME A SAVER	£1+	1.95%	1.95%		09/12/2022	2.60%	2.60%	
NOTICE SAVER ⁴	£100,000+ £50,000+ £25,000+ £10,000+ £1+	1.85% 1.85% 1.85% 1.85% 1.85%	1.85% 1.85% 1.85% 1.85% 1.83%	1.83% 1.83% 1.83% 1.83% 1.83%	09/12/2022	2.50% 2.50% 2.50% 2.50% 2.50%	2.50% 2.50% 2.50% 2.50% 2.50%	2.47% 2.47% 2.47% 2.47% 2.47%
ONLINE RAINY DAY ACCOUNT	£10+	1.85%	1.85%		09/12/2022	2.50%	2.50%	
PAID UP SHARE (DR SCHEME)	£1+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
PENSIONS AVE - A.V.C. - A	£1+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
RAINY DAY ACCOUNT	£10+	1.85%	1.85%		09/12/2022	2.50%	2.50%	
REGISTERED CHARITY DEPOSIT*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
REGISTERED CHARITY SHARE*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
SALARY FINANCE INTERNET SAVER	£1+	1.80%	1.80%	1.79%	09/12/2022	2.30%	2.30%	2.28%
SALARY FINANCE INTERNET SAVER ISSUE 2	£1+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
SALARY FINANCE SAVER PLUS.	£1+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
SIX ACCESS E-SAVER*	£1+ £20,000.01+	1.95% 1.85%	1.95% 1.85%		09/12/2022	2.60% 2.50%	2.60% 2.50%	
SIX ACCESS E-SAVER MONTHLY*	£1+ £20,000.01+		1.95% 1.85%	1.93% 1.83%	09/12/2022		2.60% 2.50%	2.57% 2.47%
SIX ACCESS SAVER*	£1+ £20,000.01+	1.95% 1.85%	1.95% 1.85%		09/12/2022	2.60% 2.50%	2.60% 2.50%	
TRIPLE ACCESS SAVER*	£1+ £20,000.01+	1.95% 1.85%	1.95% 1.85%	1.93% 1.83%	09/12/2022	2.60% 2.50%	2.60% 2.50%	2.57% 2.47%
TRIPLE ACCESS SAVER - DEPOSIT*	£1+ £20,000.01+	1.95% 1.85%	1.95% 1.85%		09/12/2022	2.60% 2.50%	2.60% 2.50%	
WEB SAVER*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%	1.88% 1.79%	09/12/2022	2.40% 2.30%	2.40% 2.30%	2.37% 2.28%
WORKPLACE SAVINGS INTERNET SAVER	£1+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
YBS BUSINESS SAVER	£10+	1.80%	1.80%		09/12/2022	2.30%	2.30%	

Account Name	Minimum Balance	Annual Interest Tax Free ³	AER ²	Monthly Interest Tax Free ³	Date of Change	New Annual Interest Tax Free ³	New AER ²	New Monthly Interest Tax Free ³
ACCESS SAVER ISA PLUS*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%	1.88% 1.79%	09/12/2022	2.40% 2.30%	2.40% 2.30%	2.37% 2.28%
ANNUAL ACCESS ACCOUNT ISA ISSUE 4	£10+	1.85%	1.85%		09/12/2022	2.50%	2.50%	
CHILD TRUST FUND	£10+	2.30%	2.30%		09/12/2022	3.05%	3.05%	
CTF MATURED SAVER*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.65% 2.55%	2.65% 2.55%	
E-ISA - ISSUE 4 (EX ONLINE ISA) ANNUAL	£10+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
E-ISA ⁴	£20,000+ £10,000+ £10+	2.00% 2.00% 2.00%	2.00% 2.00% 2.00%		09/12/2022	2.30% 2.30% 2.30%	2.30% 2.30% 2.30%	
E-ISA ISSUE 2 & 3	£10+	2.00%	2.00%		09/12/2022	2.30%	2.30%	
E-ISA ISSUE 4	£10+	1.80%	1.80%		09/12/2022	2.30%	2.30%	
HELP TO BUY: E-ISA*	£1+ £20,000.01+	2.40% 2.30%	2.40% 2.30%		09/12/2022	3.05% 2.95%	3.05% 2.95%	
HELP TO BUY: ISA*	£1+ £20,000.01+	2.40% 2.30%	2.40% 2.30%		09/12/2022	3.05% 2.95%	3.05% 2.95%	
INTERNET SAVER ISA PLUS*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	
ISA PLUS	£10+	2.00%	2.00%	1.98%	09/12/2022	2.30%	2.30%	2.28%
LOYALTY SIX ACCESS SAVER ISA ⁴	£50,000+ £10,000+ £1+	1.85% 1.85% 1.85%	1.85% 1.85% 1.85%		09/12/2022	2.50% 2.50% 2.50%	2.50% 2.50% 2.50%	
LOYALTY SIX ACCESS SAVER ISA ISSUE 2 ⁴	£50,000+ £25,000+ £1+	2.10% 2.00% 1.95%	2.10% 2.00% 1.95%		09/12/2022	2.75% 2.65% 2.60%	2.75% 2.65% 2.60%	
LOYALTY SIX ACCESS SAVER EISA ⁴	£50,000+ £25,000+ £1+	2.10% 2.00% 1.95%	2.10% 2.00% 1.95%		09/12/2022	2.75% 2.65% 2.60%	2.75% 2.65% 2.60%	
SIX ACCESS E-SAVER ISA*	£1+ £20,000.01+	1.95% 1.85%	1.95% 1.85%		09/12/2022	2.60% 2.50%	2.60% 2.50%	
SIX ACCESS SAVER ISA MONTHLY*	£1+ £20,000.01+		1.95% 1.85%	1.93% 1.83%	09/12/2022		2.60% 2.50%	2.57% 2.47%
SIX ACCESS SAVER ISA*	£1+ £20,000.01+	1.95% 1.85%	1.95% 1.85%		09/12/2022	2.60% 2.50%	2.60% 2.50%	
WEB CASH ISA*	£1+ £20,000.01+	1.90% 1.80%	1.90% 1.80%		09/12/2022	2.40% 2.30%	2.40% 2.30%	

How the different interest rate tiers are applied to your account

* Tiered interest rates that pays interest at different rates based on the proportion of your savings balance within each interest tier. Products with two interest tiers. Rates and text for illustration purposes only.

Balance up to £20,000	£20,000.01 and above
2.40%	2.30%

This means if you save more than £20,000 you will earn interest across two tiers and this will be calculated using a blended rate of interest. For example, a balance of £30,000 earns interest across two tiers; the first £20,000 earns 2.40% interest and the additional £10,000 earns 2.30%. The blended rate is 2.36% and after 12 months, your estimated balance would be £30,710.00 using this rate.

Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

1 Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.

2 AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.

3 Interest on ISAs is paid tax-free. Tax free means that interest is not subject to Income Tax.

4 Tiered pays interest at different rates as the account balance increases or decreases.

5 Biannual interest

6 Base Rate tracker

* Tiered interest rates that pays interest at different rates based on the proportion of your savings balance within each interest tier.

All interest rates are variable.

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