

## CURRENT SAVINGS INTEREST RATES



Chelsea Building Society variable<sup>^</sup> rate accounts no longer available - rates as at 9 November 2023

| Account Name                       | Minimum Balance                         | Previous Annual Interest Gross <sup>1</sup> pa | Previous AER <sup>2</sup>        | Previous Monthly Interest Gross <sup>1</sup> pa | Date of Change | New Annual Interest Gross <sup>1</sup> pa | New AER <sup>2</sup>             | New Monthly Interest Gross <sup>1</sup> pa |
|------------------------------------|---|--|----------------------------------|---|----------------|---|----------------------------------|--|
| ACCESS SAVER SHARE*                | £1+<br>£20,000.01+                      | 3.45%<br>3.35%                                 | 3.45%<br>3.35%                   | 3.40%<br>3.30%                                  | 10/08/2023     | 3.55%<br>3.45%                            | 3.55%<br>3.45%                   | 3.49%<br>3.40%                             |
| ACCESS SAVER DEPOSIT <sup>5*</sup> | £1+<br>£20,000.01+                      | 3.45%<br>3.35%                                 | 3.45%<br>3.35%                   |   | 10/08/2023     | 3.55%<br>3.45%                            | 3.58%<br>3.48%                   |  |
| AVC ACCOUNT <sup>5</sup>           | £1+                                     | 3.35%  | 3.35%                            |   | 10/08/2023     | 3.45%                                     | 3.48%                            |  |
| CALL-DIRECT*                       | £1+<br>£20,000.01+                      | 3.45%<br>3.35%                                 | 3.45%<br>3.35%                   | 3.40%<br>3.30%                                  | 10/08/2023     | 3.55%<br>3.45%                            | 3.55%<br>3.45%                   | 3.49%<br>3.40%                             |
| COMMUNITY SAVER*                   | £1+<br>£20,000.01+                      | 3.45%<br>3.35%                                 | 3.45%<br>3.35%                   |   | 10/08/2023     | 3.55%<br>3.45%                            | 3.55%<br>3.45%                   |  |
| E-SAVER*                           | £1+<br>£20,000.01+                      | 3.80%<br>3.70%                                 | 3.80%<br>3.70%                   | 3.74%<br>3.64%                                  | 10/08/2023     | 3.95%<br>3.85%                            | 3.95%<br>3.85%                   | 3.88%<br>3.78%                             |
| LIMITED ACCESS SAVER*              | £1+<br>£20,000.01+                      | 4.00%<br>3.90%                                 | 4.00%<br>3.90%                   |   | 10/08/2023     | 4.15%<br>4.05%                            | 4.15%<br>4.05%                   |  |
| READY STEADY SAVE                  | £1+                                     | 4.55%  | 4.55%                            |   | 10/08/2023     | 4.80%                                     | 4.80%                            |  |
| REGISTERED CHARITIES ACCOUNT*      | £1+<br>£20,000.01+                      | 3.45%<br>3.35%                                 | 3.45%<br>3.35%                   |   | 10/08/2023     | 3.55%<br>3.45%                            | 3.55%<br>3.45%                   |  |
| REGULAR SAVER <sup>4</sup>         | £10+<br>£2,500+<br>£10,000+<br>£25,000+ | 3.35%<br>3.35%<br>3.35%<br>3.35%               | 3.35%<br>3.35%<br>3.35%<br>3.35% |   | 10/08/2023     | 3.45%<br>3.45%<br>3.45%<br>3.45%          | 3.45%<br>3.45%<br>3.45%<br>3.45% |  |
| TRIPLE ACCESS SAVER*               | £1+<br>£20,000.01+                      | 3.65%<br>3.55%                                 | 3.65%<br>3.55%                   | 3.59%<br>3.49%                                  | 10/08/2023     | 3.75%<br>3.65%                            | 3.75%<br>3.65%                   | 3.69%<br>3.59%                             |

| Account Name              | Minimum Balance    | Previous Annual Interest Tax Free <sup>3</sup> | AER <sup>2</sup> | Previous Monthly Interest Tax Free <sup>3</sup> | Date of Change | New Annual Interest Tax Free <sup>3</sup> | New AER <sup>2</sup> | New Monthly Interest Tax Free <sup>3</sup> |
|---------------------------|--------------------|--|------------------|---|----------------|---|----------------------|--|
| E-ISA*                    | £1+<br>£20,000.01+ | 3.80%<br>3.70%                                 | 3.80%<br>3.70%   |   | 10/08/2023     | 3.95%<br>3.85%                            | 3.95%<br>3.85%       |  |
| HELP TO BUY: ISA*         | £1+<br>£20,000.01+ | 4.55%<br>4.45%                                 | 4.55%<br>4.45%   |   | 10/08/2023     | 4.80%<br>4.70%                            | 4.80%<br>4.70%       |  |
| INSTANT ISA*              | £1+<br>£20,000.01+ | 3.45%<br>3.35%                                 | 3.45%<br>3.35%   | 3.40%<br>3.30%                                  | 10/08/2023     | 3.55%<br>3.45%                            | 3.55%<br>3.45%       | 3.49%<br>3.40%                             |
| LIMITED ACCESS SAVER ISA* | £1+<br>£20,000.01+ | 4.00%<br>3.90%                                 | 4.00%<br>3.90%   |   | 10/08/2023     | 4.15%<br>4.05%                            | 4.15%<br>4.05%       |  |
| TRIPLE ACCESS SAVER ISA*  | £1+<br>£20,000.01+ | 3.65%<br>3.55%                                 | 3.65%<br>3.55%   | 3.59%<br>3.49%                                  | 10/08/2023     | 3.75%<br>3.65%                            | 3.75%<br>3.65%       | 3.69%<br>3.59%                             |

### 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 |
|-----------------------|----------------------|
| 3.55%                 | 3.45%                |

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 3.55% interest and the additional £10,000 earns 3.45%. The blended rate is 3.51% and after 12 months, your estimated balance would be £31,055.00 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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