CURRENT SAVINGS INTEREST RATES



Account Name	Minimum Balance	Previous Annual Interest Gross ¹ pa	Previous AER ²	Previous Monthly Interest Gross ¹ pa	Date of Change	New Annual Interest Gross ¹ pa	New AER2	New Monthly Interest Gross ¹ pa
ACCESS SAVER SHARE*	£1+ £20,000.01+	2.85% 2.75%	2.85% 2.75%	2.81% 2.72%	19/06/2025	2.60% 2.50%	2.60% 2.50%	2.57% 2.47%
ACCESS SAVER DEPOSIT ⁵ *	£1+ £20,000.01+	2.85% 2.75%	2.85% 2.75%		19/06/2025	2.60% 2.50%	2.60% 2.50%	
AVC ACCOUNT ⁵	£1+	2.75%	2.75%		19/06/2025	2.50%	2.50%	
CALL-DIRECT*	£1+ £20,000.01+	2.85% 2.75%	2.85% 2.75%	2.81% 2.72%	19/06/2025	2.60% 2.50%	2.60% 2.50%	2.57% 2.47%
COMMUNITY SAVER*	£1+ £20,000.01+	2.85% 2.75%	2.85% 2.75%		19/06/2025	2.60% 2.50%	2.60% 2.50%	
E-SAVER*	£1+ £20,000.01+	3.25% 3.15%	3.25% 3.15%	3.20% 3.11%	19/06/2025	3.00% 2.90%	3.00% 2.90%	2.96% 2.86%
IMITED ACCESS SAVER*	£1+ £20,000.01+	3.45% 3.35%	3.45% 3.35%		19/06/2025	3.20% 3.10%	3.20% 3.10%	
READY STEADY SAVE	£1+	4.30%	4.30%		19/06/2025	4.10%	4.10%	
REGISTERED CHARITIES ACCOUNT*	£1+ £20,000.01+	2.85% 2.75%	2.85% 2.75%		19/06/2025	2.60% 2.50%	2.60% 2.50%	
REGULAR SAVER ⁴	£10+ £2,500+ £10,000+ £25,000+	2.75% 2.75% 2.75% 2.75%	2.75% 2.75% 2.75% 2.75%		19/06/2025	2.50% 2.50% 2.50% 2.50%	2.50% 2.50% 2.50% 2.50%	
RIPLE ACCESS SAVER*	£1+ £20,000.01+	3.05%	3.05% 2.95%	3.01% 2.91%	19/06/2025	2.80%	2.80% 2.70%	2.76% 2.67%

Account Name	Minimum Balance	Previous Annual Interest Tax Free ³	AER ²	Previous Monthly Interest Tax Free ³	Date of Change	New Annual Interest Tax Free ³	New AER ²	New Monthly Interest Tax Free ³
E-ISA*	£1+	3.25%	3.25%		19/06/2025	3.00%	3.00%	
	£20,000.01+	3.15%	3.15%			2.90%	2.90%	
HELP TO BUY: ISA*	£1+	4.30%	4.30%		19/06/2025	4.10%	4.10%	
	£20,000.01+	4.20%	4.20%			4.00%	4.00%	
INSTANT ISA*	£1+	2.85%	2.85%	2.81%	19/06/2025	2.60%	2.60%	2.57%
	£20,000.01+	2.75%	2.75%	2.72%		2.50%	2.50%	2.47%
LIMITED ACCESS SAVER ISA*	£1+	3.45%	3.45%		19/06/2025	3.20%	3.20%	
	£20,000.01+	3.35%	3.35%			3.10%	3.10%	
TRIPLE ACCESS SAVER ISA*	£1+	3.05%	3.05%	3.01%	19/06/2025	2.80%	2.80%	2.76%
	£20,000.01+	2.95%	2.95%	2.91%		2.70%	2.70%	2.67%

How the different interest rate tiers are applied to your account

* Tiered interest rates- You will get a higher interest rate on the first £20,000 of your balance. The lower interest rate is only on the amount of your balance that is above £20,000. Rates and text for illustration purposes only.

Balance up to £20,000	£20,000.01 and above			
2.85%	2.75%			

For example, say you had £30,000 in your account. The first £20,000 would earn 2.85% interest, and the next £10,000 would earn 2.75% interest.

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 Products have guarantees linked to the Bank of England base rate
^{*} 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, this means the interest rate can go up or down

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 BLJ