

## Variable^ rate accounts currently available - updated 22 September 2022

Account name	Minimum balance	Current Annual Interest Gross <sup>1</sup> pa	Current AER <sup>2</sup>	Current 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 PLUS ISSUE 7 <sup>5</sup>	£50,000+ £10,000+ £1+	1.50% 1.45% 1.40%	1.50% 1.45% 1.40%		05/10/2022	1.80% 1.75% 1.70%	1.80% 1.75% 1.70%	
INTERNET SAVER PLUS ISSUE 12 <sup>5</sup>	£50,000+ £10,000+ £1+	1.75% 1.70% 1.50%	1.75% 1.70% 1.50%		05/10/2022	2.05% 2.00% 1.80%	2.05% 2.00% 1.80%	
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%	
MAKE ME A ESAVER	£1+	1.65%	1.65%		05/10/2022	1.95%	1.95%	
MAKE ME A SAVER	£1+	1.65%	1.65%		05/10/2022	1.95%	1.95%	
ONE DAY ACCOUNT <sup>4</sup> (under 21s only)	£10+	1.74%	1.75%		05/10/2022	2.04%	2.05%	

Account name	Minimum balance	Current Annual Interest Tax Free <sup>3</sup>	Current AER <sup>2</sup>	Current 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>
ACCESS SAVER ISA PLUS ISSUE 8 <sup>5</sup>	£50,000+ £10,000+ £1+	1.50% 1.45% 1.40%	1.50% 1.45% 1.40%		05/10/2022	1.80% 1.75% 1.70%	1.80% 1.75% 1.70%	
INTERNET SAVER ISA PLUS ISSUE 10 <sup>5</sup>	£50,000+ £10,000+ £1+	1.50% 1.45% 1.40%	1.50% 1.45% 1.40%		05/10/2022	1.80% 1.75% 1.70%	1.80% 1.75% 1.70%	

## Variable^ rate accounts no longer available - correct as of 22 September 2022

Account name	Minimum balance	Current Annual Interest Gross <sup>1</sup> pa	Current AER <sup>2</sup>	Current 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
30 DAY NOTICE & 30 DAY NOTICE ISSUE 3 & 4	£100+	1.55%	1.55%		05/10/2022	1.85%	1.85%	
90 DAY NOTICE SAVER & ISSUE 3, 4 & 5	£100+	1.55%	1.55%		05/10/2022	1.85%	1.85%	
ANNUAL ACCESS ACCOUNT & ANNUAL ACCESS ACCOUNT ISSUE 6, 7 & 8	£100+	1.55%	1.55%		05/10/2022	1.85%	1.85%	
CHRISTMAS REGULAR ESAVER	£1+	2.00%	2.00%		05/10/2022	2.30%	2.30%	
CHRISTMAS REGULAR SAVER	£1+	2.00%	2.00%		05/10/2022	2.30%	2.30%	
CLIENT MONEY ACCOUNT (C) <sup>5</sup>	£50,000+ £5,000+ £1,000+ £25+	1.50% 1.50% 1.50% 1.50%	1.50% 1.50% 1.50% 1.50%		05/10/2022	1.80% 1.80% 1.80% 1.80%	1.80% 1.80% 1.80% 1.80%	
CLIENT MONEY ACCOUNT (NC) <sup>5</sup>	£50,000+ £5,000+ £1,000+ £25+	1.50% 1.50% 1.50% 1.50%	1.50% 1.50% 1.50% 1.50%		05/10/2022	1.80% 1.80% 1.80% 1.80%	1.80% 1.80% 1.80% 1.80%	
E-SAVER	£250+	1.75%	1.75%		05/10/2022	2.25%	2.25%	
EXEMPT PENSION FUND D	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
EX-N&P GIBRALTAR HOLDING ACCOUNT (ANNUAL)	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
FAMILY SAVINGS ACCOUNT*	£1-£10,000 £10,000.01-£20,000 £20,000.01-£30,000 £30,000.01-£2m	1.75% 1.65% 1.55% 1.40%	1.75% 1.65% 1.55% 1.40%	1.75% 1.65% 1.55% 1.40%	05/10/2022	2.05% 1.95% 1.85% 1.70%	2.05% 1.95% 1.85% 1.70%	2.05% 1.95% 1.85% 1.70%
FAMILY E-SAVINGS ACCOUNT*	£1-£10,000 £10,000.01-£20,000 £20,000.01-£30,000 £30,000.01-£2m	1.75% 1.65% 1.55% 1.40%	1.75% 1.65% 1.55% 1.40%	1.75% 1.65% 1.55% 1.40%	05/10/2022	2.05% 1.95% 1.85% 1.70%	2.05% 1.95% 1.85% 1.70%	2.05% 1.95% 1.85% 1.70%
INTERNET SAVER DEPOSIT	£1	1.50%	1.50%	1.49%	05/10/2022	1.80%	1.80%	1.79%
INTERNET SAVER PLUS ISSUE 11 <sup>5</sup>	£50,000+ £10,000+ £1+	1.75% 1.70% 1.50%	1.75% 1.70% 1.50%		05/10/2022	2.05% 2.00% 1.80%	2.05% 2.00% 1.80%	
LIMITED ACCESS SAVER	£100+	1.55%	1.55%	1.54%	05/10/2022	1.85%	1.85%	1.83%
NOTICE SAVER <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.55% 1.55% 1.55% 1.55%	1.55% 1.55% 1.55% 1.55%	1.54% 1.54% 1.54% 1.54%	05/10/2022	1.85% 1.85% 1.85% 1.85%	1.85% 1.85% 1.85% 1.85%	1.83% 1.83% 1.83% 1.83%
ONLINE RAINY DAY ACCOUNT	£10+	1.55%	1.55%		05/10/2022	1.85%	1.85%	
PAID UP SHARE (DR SCHEME)	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
PENSIONSAVE - A.V.C. - A	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
POSTAL SAVER <sup>5</sup>	£100,000+ £50,000+ £25,000+ £10,000+ £100+	1.50% 1.50% 1.50% 1.50% 1.50%	1.50% 1.50% 1.50% 1.50% 1.50%	1.49% 1.49% 1.49% 1.49% 1.49%	05/10/2022	1.80% 1.80% 1.80% 1.80% 1.80%	1.80% 1.80% 1.80% 1.80% 1.80%	1.79% 1.79% 1.79% 1.79% 1.79%
RAINY DAY ACCOUNT	£10+	1.55%	1.55%		05/10/2022	1.85%	1.85%	
SALARY FINANCE INTERNET SAVER	£1+	1.50%	1.50%	1.49%	05/10/2022	1.80%	1.80%	1.79%
SALARY FINANCE INTERNET SAVER ISSUE 2	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
SALARY FINANCE SAVER PLUS.	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
STAFF ACCOUNT SHARE <sup>5</sup>	£1+ £25+	1.50% 1.50%	1.50% 1.50%		05/10/2022	1.80% 1.80%	1.80% 1.80%	
WORKPLACE SAVINGS INTERNET SAVER	£1+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
YBS BUSINESS SAVER	£10+	1.50%	1.50%		05/10/2022	1.80%	1.80%	

Account Name	Minimum Balance	Current Annual Interest Tax Free <sup>3</sup>	Current AER <sup>2</sup>	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>
CHILD TRUST FUND	£10+	2.00%	2.00%		05/10/2022	2.30%	2.30%	
E-ISA - ISSUE 4 (EX ONLINE ISA) ANNUAL	£10+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
E-ISA & E-ISA ISSUE 2,3 & 4	£10+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
ISA PLUS	£10+	1.50%	1.50%		05/10/2022	1.80%	1.80%	
LIMITED ACCESS SAVER ISA	£100+	1.55%	1.55%		05/10/2022	1.85%	1.85%	
LOYALTY SIX ACCESS SAVER ISA ISSUE 2 <sup>5</sup>	£50,000+ £25,000+ £1+	1.80% 1.75% 1.65%	1.80% 1.75% 1.65%		05/10/2022	2.10% 2.00% 1.95%	2.10% 2.00% 1.95%	
LOYALTY SIX ACCESS SAVER EISA <sup>5</sup>	£50,000+ £25,000+ £1+	1.80% 1.75% 1.65%	1.80% 1.75% 1.65%		05/10/2022	2.10% 2.00% 1.95%	2.10% 2.00% 1.95%	

See below list of impacted products we contacted you about recently to confirm changes being made from November 2022. See increased rate from 5th October and further increase from confirmed dates.

#### Variable<sup>^</sup> rate accounts no longer available - updated 22 September 2022

Account name	Minimum balance	Annual Interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa	Date of change	Account name	Minimum balance	Annual Interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa
ACCESS SAVER DEPOSIT	£1+	1.80%	<b>1.80%</b>	1.79%	22/11/2022	ACCESS SAVER DEPOSIT*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
ACCESS SAVER SHARE	£1+	1.80%	<b>1.80%</b>	1.79%	20/11/2022	ACCESS SAVER SHARE*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
ACCESS SAVER SHARE ISSUE 2	£1+	1.80%	<b>1.80%</b>		22/11/2022					
EASY SAVER & ISSUE 2	£100+	1.80%	<b>1.80%</b>		22/11/2022					
EASY SAVER ISSUE 3 & ISSUE 4	£1+	1.80%	<b>1.80%</b>		22/11/2022					
POSTAL SAVER <sup>5</sup>	£100,000+ £50,000+ £25,000+ £10,000+ £1,000+ £100+	1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79% 1.79% 1.79% 1.79%	22/11/2022					
ACCESS SAVER PLUS <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79% 1.79%	25/11/2022	ACCESS SAVER PLUS*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
ACCESS SAVER PLUS ISSUE 4 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		02/12/2022					
ADVANTAGE 50+ SAVER <sup>5</sup>	£100,000+ £50,000+ £25,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79% 1.79%	25/11/2022					
EASY SAVER PLUS <sup>5</sup>	£50,000+ £10,000+ £1+	1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79%	03/12/2022					
ACCESS SAVER PLUS ISSUE 2 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		25/11/2022	ACCESS SAVER PLUS ISSUE 2*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
ACCESS SAVER PLUS ISSUE 5 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		25/11/2022					
ACCESS SAVER PLUS ISSUE 6 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		25/11/2022					
FIRST TIME BUYER SAVINGS	£100+	1.80%	<b>1.80%</b>		22/11/2022	FIRST TIME BUYER SAVINGS*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
FREEDOM <sup>4</sup> (under 21s only)	£10+	2.04%	<b>2.05%</b>		22/11/2022	FREEDOM*	£1+ £20,000.01+	2.14% 2.04%	<b>2.15%</b> <b>2.05%</b>	
INTERNET SAVER	£1+	1.80%	<b>1.80%</b>	1.79%	02/12/2022	INTERNET SAVER*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
ONLINE SAVER	£1+	1.80%	<b>1.80%</b>	1.79%	22/11/2022					
INTERNET SAVER PLUS <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022	INTERNET SAVER PLUS*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
INTERNET SAVER PLUS ISSUE 3,4,5,6, & 7 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022					
INTERNET SAVER PLUS ISSUE 2 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022	INTERNET SAVER PLUS ISSUE 2*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
INTERNET SAVER PLUS ISSUE 8 & 9 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022					
INTERNET SAVER PLUS ISSUE 10 <sup>5</sup>	£50,000+ £10,000+ £1+	1.50% 1.50% 1.50%	<b>1.50%</b> <b>1.50%</b> <b>1.50%</b>		05/10/2022					
EASY E -SAVER & ISSUE 2	£1+	1.80%	<b>1.80%</b>		04/12/2022					
EASY ESAVER PLUS <sup>5</sup>	£50,000+ £10,000+ £1+	1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022					

## Variable^ rate accounts no longer available- updated 22 September 2022

Account name	Minimum balance	Annual Interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa	Date of change	Account name	Minimum balance	Annual Interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa
EASY ESAVER PLUS MON <sup>5</sup>	£50,000+ £10,000+ £1+		<b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79%	04/12/2022	INTERNET SAVER PLUS ISSUE 2 MONTHLY*	£1+ £20,000.01+		<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
CHILDS SAVER	£10+	1.80%	<b>1.80%</b>		22/11/2022	CHILDS SAVER*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
EX-N&P GIBRALTAR HOLDING ACCOUNT (ANNUAL)	£1+	1.80%	<b>1.80%</b>		22/11/2022	EX-N&P GIBRALTAR HOLDING ACCOUNT*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
REGISTERED CHARITY DEPOSIT (EX CHARITIES) <sup>5</sup>	£100,000+ £25,000+ £10,000+ £5,000+ £100+	1.80% 1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022	REGISTERED CHARITY DEPOSIT*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
YBS REGISTERED CHARITIES ACCOUNT DEPOSIT VERSION	£25+	1.80%	<b>1.80%</b>		04/12/2022					
REGISTERED CHARITY SHARE <sup>5</sup>	£100,000+ £25,000+ £10,000+ £5,000+ £100+	1.80% 1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022	REGISTERED CHARITY SHARE*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
YBS REGISTERED CHARITIES ACCOUNT	£25+	1.80%	<b>1.80%</b>		04/12/2022					
SIX ACCESS E-SAVER <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		04/12/2022	SIX ACCESS E-SAVER*	£1+ £20,000.01+	1.95% 1.85%	<b>1.95%</b> <b>1.85%</b>	
SIX ACCESS E-SAVER ISSUE 2,3,4 & 5 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		04/12/2022					
LIMITED ACCESS SAVER	£100+	1.85%	<b>1.85%</b>		02/12/2022					
ONLINE TRIPLE ACCESS SAVER ANNUAL	£100+	1.85%	<b>1.85%</b>		04/12/2022					
ONLINE TRIPLE ACCESS SAVER MONTHLY	£100+		<b>1.85%</b>	1.83%	04/12/2022	SIX ACCESS E-SAVER MONTHLY*	£1+ £20,000.01+		<b>1.95%</b> <b>1.85%</b>	1.93% 1.83%
SIX ACCESS SAVER <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		03/12/2022	SIX ACCESS SAVER*	£1+ £20,000.01+	1.95% 1.85%	<b>1.95%</b> <b>1.85%</b>	
SIX ACCESS SAVER ISSUE 2 & 3 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		03/12/2022					
TRIPLE ACCESS SAVER	£100+	1.85%	<b>1.85%</b>	1.83%	23/11/2022	TRIPLE ACCESS SAVER*	£1+ £20,000.01+	1.95% 1.85%	<b>1.95%</b> <b>1.85%</b>	1.93% 1.83%
TRIPLE ACCESS SAVER ISSUE 2	£100+	1.85%	<b>1.85%</b>	1.83%	23/11/2022	TRIPLE ACCESS SAVER - DEPOSIT*	£1+ £20,000.01+	1.95% 1.85%	<b>1.95%</b> <b>1.85%</b>	1.93% 1.83%
WEB SAVER	£1+	1.80%	<b>1.80%</b>	1.79%	26/11/2022	WEB SAVER*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
YBS COMMUNITY SAVER	£25+	1.80%	<b>1.80%</b>		24/11/2022	COMMUNITY SAVER*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	

## Tax Free Variable<sup>3^</sup> rate accounts no longer available - updated 22 September 2022

Account name	Minimum balance	Annual Interest Tax Free <sup>3</sup>	AER <sup>2</sup>	Monthly interest Tax Free <sup>3</sup>	Date of change	Account name	Minimum balance	Annual Interest Tax Free <sup>3</sup>	AER <sup>2</sup>	Monthly interest Tax Free <sup>3</sup>
ACCESS SAVER ISA PLUS <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79% 1.79%	25/11/2022	ACCESS SAVER ISA PLUS*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	1.88% 1.79%
ACCESS SAVER ISA PLUS ISSUE 2,4,5,6 & 7 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		04/12/2022					
EASY ISA ISSUE 2	£10+	1.80%	<b>1.80%</b>		04/12/2022					
EASY SAVER ISA PLUS <sup>5</sup>	£50,000+ £10,000+ £1+	1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b>	1.79% 1.79% 1.79%	25/11/2022					
INSTANT ISA - ISSUE 3	£10+	1.80%	<b>1.80%</b>	1.79%	24/11/2022					
CASH ISA SAVER	£10+	1.80%	<b>1.80%</b>		04/12/2022					
MONTHLY INCOME ISA	£10+		<b>1.80%</b>	1.79%	24/11/2022					
CTF MATURED SAVER	£1+	1.80%	<b>1.80%</b>		22/11/2022	CTF MATURED SAVER*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
HELP TO BUY: E-ISA	£10+	2.30%	<b>2.30%</b>		25/11/2022	HELP TO BUY: E-ISA*	£1+ £20,000.01+	2.40% 2.30%	<b>2.40%</b> <b>2.30%</b>	
HELP TO BUY: ISA	£10+	2.30%	<b>2.30%</b>		25/11/2022	HELP TO BUY: ISA*	£1+ £20,000.01+	2.40% 2.30%	<b>2.40%</b> <b>2.30%</b>	
INTERNET SAVER ISA PLUS <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		03/12/2022	INTERNET SAVER ISA PLUS*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
INTERNET SAVER ISA PLUS ISSUE 2,3,4,5,6,7,8 & 9 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.80% 1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		03/12/2022					
EASY SAVER EISA PLUS <sup>5</sup>	£50,000+ £10,000+ £1+	1.80% 1.80% 1.80%	<b>1.80%</b> <b>1.80%</b> <b>1.80%</b>		03/12/2022					
WEB CASH ISA	£1+	1.80%	<b>1.80%</b>		22/11/2022	WEB CASH ISA*	£1+ £20,000.01+	1.90% 1.80%	<b>1.90%</b> <b>1.80%</b>	
SIX ACCESS E-SAVER ISA <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		02/12/2022	SIX ACCESS E-SAVER ISA*	£1+ £20,000.01+	1.95% 1.85%	<b>1.95%</b> <b>1.85%</b>	
ONLINE TRIPLE ACCESS SAVER ISA ANNUAL	£100+	1.85%	<b>1.85%</b>		02/12/2022					
LIMITED ACCESS SAVER ISA	£100+	1.85%	<b>1.85%</b>		02/12/2022					
SIX ACCESS E-SAVER ISA ISSUE 2,3,4, & 5 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		02/12/2022					
TRIPLE ACCESS SAVER ISA MONTHLY	£100+		<b>1.85%</b>	1.83%		SIX ACCESS SAVER ISA MONTHLY*	£1+ £20,000.01+		<b>1.95%</b> <b>1.85%</b>	1.93% 1.83%
SIX ACCESS SAVER ISA <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		25/11/2022	SIX ACCESS SAVER ISA*	£1+ £20,000.01+	1.95% 1.85%	<b>1.95%</b> <b>1.85%</b>	
SIX ACCESS SAVER ISA ISSUE 2 & 3 <sup>5</sup>	£50,000+ £10,000+ £1,000+ £1+	1.85% 1.85% 1.85% 1.85%	<b>1.85%</b> <b>1.85%</b> <b>1.85%</b> <b>1.85%</b>		25/11/2022					
TRIPLE ACCESS SAVER ISA ANNUAL	£100+	1.85%	<b>1.85%</b>		25/11/2022					

## 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
1.90%	1.80%

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 1.90% interest and the additional £10,000 earns 1.80%. The blended rate is 1.86% and after 12 months, your estimated balance would be £30,560 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.

- <sup>1</sup> Variable rate of interest means that the rate payable on your account can change, and can move up and down
- <sup>2</sup> Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.
- <sup>3</sup> 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.
- <sup>4</sup> Interest on ISAs is paid tax free. Tax-free means that interest is not subject to income tax.
- <sup>5</sup> Biannual interest.
- <sup>6</sup> Tiered pays interest at different rates as the account balance increases or decreases.

All interest rates are variable.

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 8LJ.