

Variable Rate Guide

18 January 2023



In-branch
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Open Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Immediate access			
Easy Access			
Annual income	0.75%	1.00%	18.01.2023
Branch Saver (ISSUE 2)			
Annual income	1.20%	1.45%	18.01.2023
Maturity Easy Access			
Annual income	0.75%	1.00%	18.01.2023
EnviroSaver (ISSUE 2)			
Annual income	2.15%	2.55%	18.01.2023
Monthly income	2.14% / 2.15%	2.54% / 2.55%	
E-Saver (ISSUE 20)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19%/2.20%	2.59%/2.60%	
My Saver			
Annual income	2.20%	2.60%	18.01.2023
Cash ISA savings accounts			
Easy Access Cash ISA (ISSUE 2)			
Annual income	1.20%	1.45%	18.01.2023
Spouse Inheritance ISA			
Annual income	1.20%	1.45%	18.01.2023
Maturity Cash ISA			
Annual income	0.75%	1.00%	18.01.2023
Children's savings accounts			
U18 Easy Access			
Annual income	1.50%	2.00%	18.01.2023
Notice savings accounts			
30 Day Notice Saver (ISSUE 4)			
Annual income	1.50%	2.50%	18.01.2023
120 Day Notice Saver			
Annual income	2.25%	3.15%	18.01.2023
Business savings accounts			
Business e-saver (ISSUE 8)			
Annual income	0.75%	1.00%	18.01.2023
Sports and Social Clubs			
Annual income	0.10%	0.20%	19.08.2020
Corporate Maturity			
Annual income	0.50%	0.75%	18.01.2023

Products can be withdrawn at any time

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Immediate access			
E-Saver (ISSUE 10)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19%/2.20%	2.59%/2.60%	
E-Saver (ISSUE 11)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19%/2.20%	2.59%/2.60%	
E-Saver (ISSUE 16)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19%/2.20%	2.59%/2.60%	
E-Saver (ISSUE 17)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19%/2.20%	2.59%/2.60%	
E-Saver (ISSUE 19)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19%/2.20%	2.59%/2.60%	
E-Saver 55+ (ISSUE 2)			
Annual income	2.20%	2.60%	18.01.2023
Monthly income	2.19% / 2.20%	2.59%/2.60%	
Goal Saver (ISSUE 8)			
Annual income	2.20%	2.60%	18.01.2023
Wedding Saver (ISSUE 6)			
Annual income	2.20%	2.60%	18.01.2023
EnviroSaver			
Annual income	2.15%	2.55%	18.01.2023
Monthly income	2.14% / 2.15%	2.54% / 2.55%	
Premium Saver			
Annual income	0.75%	1.00%	18.01.2023
Premium Reward Saver (ISSUE 5)			
Annual income	0.75%	1.00%	18.01.2023
Reward Saver (ISSUE 5)			
Annual income	0.75%	1.00%	18.01.2023

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Limited savings accounts			
30 Day Notice Saver (ISSUE 1) £5,000 or over	1.50%	2.50%	18.01.2023
30 Day Notice Saver (ISSUE 2) £5,000 or over	1.50%	2.50%	18.01.2023
30 Day Notice Saver (ISSUE 3) £5,000 or over	1.50%	2.50%	18.01.2023
90 Day Notice Saver £1,000 or over	1.60%	2.95%	18.01.2023
£10,000 or over	1.60%	2.95%	18.01.2023
£25,000 or over	1.60%	2.95%	18.01.2023
£50,000 or over	1.60%	2.95%	18.01.2023
Members 120 Day Notice £500+	2.25%	3.15%	18.01.2023
Cash ISA savings accounts			
Reward Saver ISA (ISSUE 4) Annual income	0.75%	1.00%	18.01.2023
Reward Instant Access ISA Annual income	0.75%	1.00%	18.01.2023
Loyalty ISA Immediate Access Annual income	0.75%	1.00%	18.01.2023
Online Loyalty Cash ISA Annual income	0.75%	1.00%	18.01.2023

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Children's savings accounts			
Ladybird (ISSUE 6) £1 or over	1.50%	2.00%	18.01.2023
£250 or over	1.50%	2.00%	18.01.2023
£500 or over	1.50%	2.00%	18.01.2023
£1,000 or over	1.50%	2.00%	18.01.2023
Smart Saver (ISSUE 2) £1 or over	1.50%	2.00%	18.01.2023
£250 or over	1.50%	2.00%	18.01.2023
£500 or over	1.50%	2.00%	18.01.2023
£1,000 or over	1.50%	2.00%	18.01.2023
Ladybird (ISSUE 7) £1 or over	1.50%	2.00%	18.01.2023
£250 or over	1.50%	2.00%	18.01.2023
£500 or over	1.50%	2.00%	18.01.2023
£1,000 or over	1.50%	2.00%	18.01.2023
Smart Saver (ISSUE 3) £1 or over	1.50%	2.00%	18.01.2023
£250 or over	1.50%	2.00%	18.01.2023
£500 or over	1.50%	2.00%	18.01.2023
£1,000 or over	1.50%	2.00%	18.01.2023
Business savings accounts			
Charity Tracker (ISSUE 1)	4.00%	4.50%	12.01.2023
Charity Deposit (ISSUE 2)	0.20%	0.20%	28.08.2020
Corporate Deposit	0.19%	0.19%	19.08.2020
Business E-Saver (ISSUE 5)	0.75%	1.00%	18.01.2023
Business E-Saver (ISSUE 6)	0.75%	1.00%	18.01.2023
Business E-Saver (ISSUE 7)	0.75%	1.00%	18.01.2023
Solicitors Online Reserve MI	0.75%/0.75%	1.00%/1.00%	18.01.2023
Solicitors Online Reserve MI	0.75%/0.75%	1.00%/1.00%	18.01.2023

For more information call us FREE on **0800 072 1100** or visit
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* The tax-free rate is the contractual rate of interest payable where interest is exempt from income tax. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.

* The gross rate is the rate before deducting tax at the rate applicable to savings income. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.