

PERSONAL SAVINGS ACCOUNTS

RATE CARD & TARIFF

Effective from 16 January 2025

TO BE READ IN CONJUNCTION WITH PERSONAL SAVINGS ACCOUNTS TERMS & CONDITIONS

Rate Card

Access Account

Interest paid monthly on the last day of each month.

For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

Access Account (Issue 20)	Gross AER	Gross pa
	4.45%	4.36%

Rate Card

Fixed Rate Bonds (short term)

Interest paid at maturity (and on 31 December if this date is passed during the term of the Bond).

Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

Rate Card

Fixed Rate Bonds

Interest paid annually on 31 December and at maturity.

Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

1 Year Fixed Rate Bond (27.Feb.26)	Gross AER	Gross pa
	4.55%	4.55%

2 Year Fixed Rate Bond (01.Mar.27)	Gross AER	Gross pa
	4.45%	4.45%

3 Year Fixed Rate Bond (28.Feb.28)	Gross AER	Gross pa
	4.35%	4.35%

5 Year Fixed Rate Bond (26.Feb.30)	Gross AER	Gross pa
	4.25%	4.25%

Rate Card

Fixed Rate Cash ISAs

Interest paid annually on 31 December and at maturity.

Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

1 Year Fixed Rate Cash ISA (19.Feb.26)	Gross AER	Gross pa
	4.52%	4.52%

2 Year Fixed Rate Cash ISA (19.Feb.27)	Gross AER	Gross pa
	4.42%	4.42%

3 Year Fixed Rate Cash ISA (21.Feb.28)	Gross AER	Gross pa
	4.38%	4.38%

5 Year Fixed Rate Cash ISA (18.Feb.30)	Gross AER	Gross pa
	4.21%	4.21%

Monthly Interest Fixed Rate Bonds

Interest paid monthly on the last working day of the month and at maturity.

Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

We no longer offer Monthly Interest Fixed Rate Bonds. Our remaining Monthly Interest Fixed Rate Bonds are listed below.

Monthly Interest Fixed Rate Bonds	7 Year Fixed Rate Bond (09.Dec.2025)
	7 Year Fixed Rate Bond (24.Apr.2026)
	7 Year Fixed Rate Bond (22.May.2026)
	7 Year Fixed Rate Bond (17.Jun.2026)
	7 Year Fixed Rate Bond (15.Jul.2026)

Gross Interest Rate

- The gross rate is the contractual rate which is used to calculate the interest
- AER stands for Annual Equivalent Rate and illustrates what the interest would be if interest was paid and compounded on an annual basis

To view the current rates on our withdrawn products, see our [Historic interest rates](#).

CUSTOMER SERVICES HELPLINE

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Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation Authority.
Our registration number is 204550.

