

Savings Interest Rates

Variable rate accounts currently available (rates for accounts opened up to 21 August 2024):

Account type	Minimum opening balance	Current annual interest rate (Gross/AER variable)	New annual interest rate (Gross/AER variable) effective from 20 Sept 2024
Instant Access Saver	£1	3.85%	3.60%
Online Saver	£100	3.85%	3.60%
30 Day Notice	£1	4.00%	3.75%
Account type	Minimum opening balance	Current annual interest rate (Tax-free/AER variable)	New annual interest rate (Tax-free/AER variable) effective from 20 Sept 2024
Cash ISA	£100	4.00%	3.75%
E-ISA	£100	4.00%	3.75%

Variable rate accounts no longer available:

Account type	Minimum opening balance	Current annual interest rate (Gross/AER variable)	New annual interest rate (Gross/AER variable) effective from 20 Sept 2024
Saver Plus (Issue 1)	£100	5.00%	4.61%
E-Saver Plus (Issue 1)	£100	5.00%	4.61%
Saver Plus (Issue 2)	£100	4.81%	4.61%
E-Saver Plus (Issue 2)	£100	4.81%	4.61%
Junior Saver	£1	4.10%	3.85%
Junior Regular Saver	£100	4.10%	3.85%
Account type	Minimum opening balance	Current annual interest rate (Tax-free/AER variable)	New annual interest rate (Tax-free/AER variable) effective from 20 Sept 2024
Loyalty ISA	£1	4.10%	3.85%
Junior ISA	£1	4.10%	3.85%

Notes

- 1) All interest rates are variable.
- 2) AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.
- 3) Interest is paid gross, you are responsible for paying any tax due to HMRC.
- 4) Savings products may be withdrawn from sale without notice.