

Savings Interest Rates

Variable rate accounts currently available (rates for accounts opened up to 13 November 2024):

Account type	Minimum opening balance	Current annual interest rate (Gross/AER variable)	New annual interest rate (Gross/AER variable) effective from 3 December 2024
Instant Access Saver	£1	3.60%	3.50%
Online Saver	£100	3.60%	3.50%
Account type	Minimum opening balance	Current annual interest rate (Tax-free/AER variable)	New annual interest rate (Tax-free/AER variable) effective from 3 December 2024
Cash ISA	£100	3.75%	3.55%
E-ISA	£100	3.75%	3.55%

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 3 December 2024
Saver Plus (Issue 1)	£100	4.61%	4.51%
E-Saver Plus (Issue 1)	£100	4.61%	4.51%
Saver Plus (Issue 2)	£100	4.61%	4.51%
E-Saver Plus (Issue 2)	£100	4.61%	4.51%
Saver Plus (Issue 3)	£100	4.61%	4.51%
E-Saver Plus (Issue 3)	£100	4.61%	4.51%
30 Day Notice	£1	3.75%	3.55%
Junior Saver	£1	3.85%	3.65%
Junior Regular Saver	£100	3.85%	3.65%
Account type	Minimum opening balance	Current annual interest rate (Tax-free/AER variable)	New annual interest rate (Tax-free/AER variable) effective from 3 December 2024
Loyalty ISA	£1	3.85%	3.65%
Junior ISA	£1	3.85%	3.65%

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- 4) Savings products may be withdrawn from sale without notice.

How we communicate with you

Occasionally we need to send you important information about your account, and we'd like to send you updates on products and special offers that might benefit you. We're keen to go paperless where we can, and to help with this, we'd like your permission to contact you via email.

Please visit our website www.scottishbs.co.uk and click on the "Go Paperless" link on the home page to find out how you can update your contact preferences.

Thank you for your support.

