

# CURRENT SAVINGS INTEREST RATES

## Variable<sup>^</sup> rate accounts currently available updated 23 June 2022

Account name	Minimum balance	Annual interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa
Access Saver Plus Issue 7 <sup>6</sup>	£50,000+ £10,000+ £1+	1.10% 1.05% 1.00%	<b>1.10%</b> <b>1.05%</b> <b>1.00%</b>	
Internet Saver Plus Issue 11 <sup>6</sup>	£50,000+ £10,000+ £1+	1.38% 1.33% 1.10%	<b>1.38%</b> <b>1.33%</b> <b>1.10%</b>	
Make Me A eSaver	£1+	1.25%	<b>1.25%</b>	
Make Me A Saver	£1+	1.25%	<b>1.25%</b>	
One Day <sup>7</sup>	£10+	1.35%	<b>1.35%</b>	

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 Issue 8 <sup>6</sup>	£50,000+ £10,000+ £1+	1.10% 1.05% 1.00%	<b>1.10%</b> <b>1.05%</b> <b>1.00%</b>	
Internet Saver ISA Plus Issue 10 <sup>6</sup>	£50,000+ £10,000+ £1+	1.10% 1.05% 1.00%	<b>1.10%</b> <b>1.05%</b> <b>1.00%</b>	
Loyalty Six Access Saver ISA Issue 2 <sup>6</sup>	£50,000+ £25,000+ £1+	1.40% 1.30% 1.25%	<b>1.40%</b> <b>1.30%</b> <b>1.25%</b>	
Loyalty Six Access e-ISA <sup>6</sup>	£50,000+ £25,000+ £1+	1.40% 1.30% 1.25%	<b>1.40%</b> <b>1.30%</b> <b>1.25%</b>	

## Variable<sup>^</sup> rate accounts no longer available - updated 7 July 2022

Account name	Minimum balance	Annual interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa
30 Day Notice & 30 Day Notice Issue 3 & 4	£100+	1.15%	<b>1.15%</b>	
90 Day Notice Saver & 90 Day Notice Issue 4 & 5	£100+	1.15%	<b>1.15%</b>	
90 Day Notice Issue 3	£100+	1.15%	<b>1.15%</b>	
Access Saver	£1+	1.10%	<b>1.10%</b>	1.09%
Access Saver Issue 2	£1+	1.10%	<b>1.10%</b>	1.09%
Access Saver Plus <sup>6</sup>	£50,000+ £10,000+ £1,000+ £1+	1.10% 1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	1.09% 1.09% 1.09% 1.09%
Access Saver Plus Issue 2,4,5 & 6 <sup>6</sup>	£50,000+ £10,000+ £1,000+ £1+	1.10% 1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	
Advantage 50+ Saver - Issue 3 <sup>6</sup>	£50,000+ £10,000+ £1,000+ £1+	1.10% 1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	1.09% 1.09% 1.09% 1.09%
Annual Access Account	£100+	1.15%	<b>1.15%</b>	
Annual Access Account Issue 4	£100+	1.15%	<b>1.15%</b>	
Annual Access Account Issue 6,7 & 8	£100	1.15%	<b>1.15%</b>	
Childs Saver	£10+	1.10%	<b>1.10%</b>	
Christmas Regular Saver	£1+	1.60%	<b>1.60%</b>	
Christmas Regular eSaver	£1+	1.60%	<b>1.60%</b>	
Community Saver	£25+	1.10%	<b>1.10%</b>	
Easy Saver & Easy Saver Issue 2	£100+	1.10%	<b>1.10%</b>	
Easy Saver Issue 3 & 4	£1+	1.10%	<b>1.10%</b>	
Easy Saver Plus <sup>6</sup>	£50,000+ £10,000+ £1+	1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	1.09% 1.09% 1.09%
Easy eSaver Plus <sup>6</sup>	£50,000+ £10,000+ £1+	1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	1.09% 1.09% 1.09%
Easy eSaver & Easy eSaver Issue 2	£1+	1.10%	<b>1.10%</b>	
e-Saver	£250+	1.25%	<b>1.25%</b>	
First Time Buyer	£100+ (Inc. Conditional Bonus) <sup>4</sup> £100+ (Exc. Conditional Bonus)	1.09% 1.09%	<b>1.09%</b> <sup>5</sup> <b>1.09%</b> <sup>5</sup>	
Freedom (under 21s only <sup>7</sup> )	£10+	1.35%	<b>1.35%</b>	
Internet Saver	£1+	1.10%	<b>1.10%</b>	
Internet Saver Plus & Internet Saver Plus Issue 2,3,4,5,6,7,8 & 9 <sup>6</sup>	£50,000+ £10,000+ £1,000+ £1+	1.10% 1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	
Internet Saver Plus Issue 10 <sup>6</sup>	£50,000+ £10,000+ £1+	1.10% 1.10% 1.10%	<b>1.10%</b> <b>1.10%</b> <b>1.10%</b>	
Limited Access Saver	£100+	1.15%	<b>1.15%</b>	
Loyalty Regular Saver	£10+	4.10%	<b>4.10%</b>	
Loyalty Six Access Saver	£1+	1.15%	<b>1.15%</b>	
Notice Saver <sup>6</sup>	£50,000+ £10,000+ £1,000+ £1+	1.15% 1.15% 1.15% 1.15%	<b>1.15%</b> <b>1.15%</b> <b>1.15%</b> <b>1.15%</b>	1.14% 1.14% 1.14% 1.14%
Online Rainy Day Account	£10+	1.15%	<b>1.15%</b>	
Online Saver	£1+	1.10%	<b>1.10%</b>	1.09%
Online Triple Access Saver	£100+	1.15%	<b>1.15%</b>	1.14%

## Variable<sup>^</sup> rate accounts no longer available - updated 7 July 2022

Account name	Minimum balance	Annual interest Gross <sup>1</sup> pa	AER <sup>2</sup>	Monthly interest Gross <sup>1</sup> pa
Postal Saver <sup>6</sup>	£100,000+	1.10%	<b>1.10%</b>	1.09%
	£50,000+	1.10%	<b>1.10%</b>	1.09%
	£25,000+	1.10%	<b>1.10%</b>	1.09%
	£10,000+	1.10%	<b>1.10%</b>	1.09%
	£100+	1.10%	<b>1.10%</b>	1.09%
Rainy Day Account	£10+	1.15%	<b>1.15%</b>	
Registered Charities <sup>6</sup>	£100,000+	1.10%	<b>1.10%</b>	
	£25,000+	1.10%	<b>1.10%</b>	
	£10,000+	1.10%	<b>1.10%</b>	
	£5,000+	1.10%	<b>1.10%</b>	
	£100+	1.10%	<b>1.10%</b>	
Six Access eSaver <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Six Access eSaver Issue 2,3,4 & 5 <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Six Access Saver & Six Access Saver Issue 2 & 3 <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Triple Access Saver	£100+	1.15%	<b>1.15%</b>	1.14%
Triple Access Saver Issue 2	£100+	1.15%	<b>1.15%</b>	1.14%
Web Saver	£1+	1.10%	<b>1.10%</b>	1.09%

## Tax Free Variable<sup>3^</sup> rate accounts no longer available - updated 7 July 2022

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 & Access Saver ISA Plus Issue 2,4,5,6 & 7 <sup>6</sup>	£50,000+	1.10%	<b>1.10%</b>	
	£10,000+	1.10%	<b>1.10%</b>	
	£1,000+	1.10%	<b>1.10%</b>	
	£1+	1.10%	<b>1.10%</b>	
Annual Access Account ISA Issue 4	£100+	1.15%	<b>1.15%</b>	
Cash ISA Saver	£10+	1.10%	<b>1.10%</b>	
Child Trust Fund	£10+	1.60%	<b>1.60%</b>	
CTF Matured Saver	£1+	1.10%	<b>1.10%</b>	
Easy ISA Issue 2	£10+	1.10%	<b>1.10%</b>	
Easy Saver ISA Plus <sup>6</sup>	£50,000+	1.10%	<b>1.10%</b>	1.09%
	£10,000+	1.10%	<b>1.10%</b>	1.09%
	£1+	1.10%	<b>1.10%</b>	1.09%
Easy Saver eISA Plus <sup>6</sup>	£50,000+	1.10%	<b>1.10%</b>	1.09%
	£10,000+	1.10%	<b>1.10%</b>	1.09%
	£1+	1.10%	<b>1.10%</b>	1.09%
e-ISA <sup>6</sup>	£20,000+	1.10%	<b>1.10%</b>	
	£10,000+	1.10%	<b>1.10%</b>	
	£1+	1.10%	<b>1.10%</b>	
e-ISA - Issue 2, 3 & 4	£10+	1.10%	<b>1.10%</b>	
Instant ISA Issue 3	£10+	1.10%	<b>1.10%</b>	1.09%
Help to Buy: ISA	£10+	1.60%	<b>1.60%</b>	
Internet Saver ISA Plus & Internet Saver ISA Plus Issue 2,3,4,5,6,7,8 & 9 <sup>6</sup>	£50,000+	1.10%	<b>1.10%</b>	
	£10,000+	1.10%	<b>1.10%</b>	
	£1,000+	1.10%	<b>1.10%</b>	
	£1+	1.10%	<b>1.10%</b>	
ISA Plus	£10+	1.10%	<b>1.10%</b>	
Limited Access Saver ISA	£100+	1.15%	<b>1.15%</b>	
Loyalty Six Access Saver ISA <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Monthly Income ISA	£10+	1.10%	<b>1.10%</b>	1.09%
Online Triple Access Saver ISA	£100+	1.15%	<b>1.15%</b>	1.14%
Six Access eSaver ISA <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Six Access eSaver ISA Issue 2,3,4 & 5 <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Six Access Saver ISA & Six Access Saver ISA Issue 2 & 3 <sup>6</sup>	£50,000+	1.15%	<b>1.15%</b>	
	£10,000+	1.15%	<b>1.15%</b>	
	£1,000+	1.15%	<b>1.15%</b>	
	£1+	1.15%	<b>1.15%</b>	
Triple Access Saver ISA	£100+	1.15%	<b>1.15%</b>	1.14%
Web Cash ISA	£1+	1.10%	<b>1.10%</b>	

Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

<sup>^</sup> Variable rate of interest means that the rate payable on your account can change, and can move up and down

**1** Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.

**2** 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.

**3** Interest on ISAs is paid tax free. Tax-free means that interest is not subject to income tax.

**4** Bonus rate applies for one year from account opening.

**5** AER including conditional bonus.

**6** Tiered pays interest at different rates as the account balance increases or decreases.

**7** Biannual interest"

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