

Variable rate accounts currently available - as of 01 November 2025

Account Name	Minimum Balance	Previous Annual Interest Gross <sup>1</sup> pa	Previous AER <sup>2</sup>	Previous Monthly Interest Gross <sup>3</sup> pa	Date of Change	New Annual Interest Gross <sup>1</sup> pa	New AER <sup>2</sup>	New Monthly Interest Gross <sup>3</sup> pa
CHILDREN'S SAVER	£1+	3.85%	3.85%		02/10/2025	3.65%	3.65%	
EASY ACCESS SAVER ISSUE 3 (ONLINE ONLY)	£1+	4.00%	4.00%		02/10/2025	3.90%	3.90%	
EVERYDAY SAVER	£1+	2.50%	2.50%	2.47%	02/10/2025	2.35%	2.35%	2.33%
FIRST HOME ESAVER	£1+	4.70%	4.70%		No Change	4.70%	4.70%	
FIRST HOME SAVER	£1+	4.70%	4.70%		No Change	4.70%	4.70%	
LOYALTY REGULAR ESAVER	£1+	5.05%	5.05%		02/10/2025	4.85%	4.85%	
LOYALTY REGULAR SAVER	£1+	5.05%	5.05%		02/10/2025	4.85%	4.85%	
ONLINE RAINY DAY ACCOUNT ISSUE 2*	£1+	4.05%	4.05%		02/10/2025	4.00%	4.00%	
	£10,000.01+	2.95%	2.95%		02/10/2025	2.70%	2.70%	
RAINY DAY ACCOUNT ISSUE 2*	£1+	4.05%	4.05%		02/10/2025	4.00%	4.00%	
	£10,000.01+	2.95%	2.95%		02/10/2025	2.70%	2.70%	
REGULAR E-SAVER	£1+	4.45%	4.45%		02/10/2025	4.25%	4.25%	
REGULAR SAVER	£1+	4.45%	4.45%		02/10/2025	4.25%	4.25%	

Variable rate tax-free accounts currently available - as of 01 November 2025

Account Name	Minimum Balance	Previous Annual Interest Tax-Free <sup>3</sup>	Previous AER <sup>2</sup>	Previous Monthly Interest Tax-Free <sup>3</sup>	Date of Change	New Annual Interest Tax-Free <sup>3</sup>	New AER <sup>2</sup>	New Monthly Interest Tax-Free <sup>3</sup>
EASY ACCESS ISA ISSUE 2 (ONLINE ONLY)	£1+	3.70%	3.70%		No Change	3.70%	3.70%	
EVERYDAY ISA	£1+	2.50%	2.50%	2.47%	02/10/2025	2.35%	2.35%	2.33%
SINGLE ACCESS EISA (ONLINE ONLY)	£1+	4.10%	4.10%		02/10/2025	4.00%	4.00%	

Variable rate accounts no longer available

Account Name	Minimum Balance	Previous Annual Interest Gross <sup>1</sup> pa	Previous AER <sup>2</sup>	Previous Monthly Interest Gross <sup>3</sup> pa	Date of Change	New Annual Interest Gross <sup>1</sup> pa	New AER <sup>2</sup>	New Monthly Interest Gross <sup>3</sup> pa
ACCESS ACCOUNT	£1+	2.70%	2.70%	2.67%	02/10/2025	2.55%	2.55%	2.52%
ACCESS SAVER DEPOSIT*	£1+	2.60%	2.60%	2.57%	02/10/2025	2.45%	2.45%	2.42%
	£20,000.01+	2.50%	2.50%	2.47%		2.35%	2.35%	2.33%
ACCESS SAVER SHARE*	£1+	2.60%	2.60%	2.57%	02/10/2025	2.45%	2.45%	2.42%
	£20,000.01+	2.50%	2.50%	2.47%		2.35%	2.35%	2.33%
ACCESS SAVER PLUS*	£1+	2.60%	2.60%	2.57%	02/10/2025	2.45%	2.45%	2.42%
	£20,000.01+	2.50%	2.50%	2.47%		2.35%	2.35%	2.33%
ACCESS SAVER PLUS ISSUE 2*	£1+	2.60%	2.60%		02/10/2025	2.45%	2.45%	
	£20,000.01+	2.50%	2.50%			2.35%	2.35%	
	£1+	2.50%	2.50%			2.35%	2.35%	
ACCESS SAVER PLUS ISSUE 7*	£10,000+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
	£50,000+	2.50%	2.50%			2.35%	2.35%	
	£1+	2.50%	2.50%			2.35%	2.35%	
CHILDS SAVER*	£1+	3.70%	3.70%		02/10/2025	3.50%	3.50%	
	£20,000.01+	3.60%	3.60%			3.40%	3.40%	
CLIENT MONEY ACCOUNT (C)*	£25+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
	£1,000+	2.50%	2.50%			2.35%	2.35%	
	£5,000+	2.50%	2.50%			2.35%	2.35%	
	£50,000+	2.50%	2.50%			2.35%	2.35%	
CLIENT MONEY ACCOUNT (NC)*	£25+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
	£1,000+	2.50%	2.50%			2.35%	2.35%	
	£5,000+	2.50%	2.50%			2.35%	2.35%	
	£50,000+	2.50%	2.50%			2.35%	2.35%	
COMMUNITY SAVER*	£1+	2.60%	2.60%		02/10/2025	2.45%	2.45%	
	£20,000.01+	2.50%	2.50%			2.35%	2.35%	
EASY ACCESS SAVER	£1+	4.00%	4.00%		02/10/2025	3.90%	3.90%	
EASY ACCESS SAVER ISSUE 2	£1+	4.00%	4.00%		02/10/2025	3.90%	3.90%	
EASY ACCESS SAVER REWARD	£1+	4.05%	4.05%		02/10/2025	3.95%	3.95%	
E-SAVER <sup>6</sup>	£250+	4.30%	4.30%		02/10/2025	4.05%	4.05%	
EVERYDAY SAVER REWARD	£1+	3.25%	3.25%		02/10/2025	3.15%	3.15%	
EXEMPT PENSION FUND D <sup>5</sup>	£1+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
EX-N&P GIBRALTAR HOLDING ACCOUNT*	£1+	2.60%	2.60%		02/10/2025	2.45%	2.45%	
	£20,000.01+	2.50%	2.50%			2.35%	2.35%	
FAMILY E-SAVINGS ACCOUNT*	£1+		3.05%	3.05%	02/10/2025		2.80%	2.80%
	£10,000+		2.95%	2.95%			2.70%	2.70%
	£20,000+		2.85%	2.85%			2.60%	2.60%
	£30,000+		2.75%	2.75%			2.50%	2.50%
FIRST TIME BUYER SAVINGS*	£1+		2.75%	2.72%	02/10/2025		2.50%	2.47%
	£20,000.01+		2.65%	2.62%			2.40%	2.37%
FREEDOM <sup>5a</sup>	£1+	3.91%	3.95%		02/10/2025	3.72%	3.75%	
	£20,000.01+	3.81%	3.85%			3.62%	3.65%	
INTERNET SAVER*	£1+	3.00%	3.00%	2.96%	02/10/2025	2.75%	2.75%	2.72%
	£20,000.01+	2.90%	2.90%	2.86%		2.65%	2.65%	2.62%
INTERNET SAVER DEPOSIT	£1+	2.90%	2.90%		02/10/2025	2.65%	2.65%	
INTERNET SAVER PLUS*	£1+	3.00%	3.00%		02/10/2025	2.75%	2.75%	
	£20,000.01+	2.90%	2.90%			2.65%	2.65%	

Variable rate accounts no longer available cont.

Account Name	Minimum Balance	Previous Annual Interest Gross' pa	Previous AER <sup>2</sup>	Previous Monthly Interest Gross' pa	Date of Change	New Annual Interest Gross' pa	New AER <sup>2</sup>	New Monthly Interest Gross' pa
INTERNET SAVER PLUS ISSUE 2*	£1+	3.00%	3.00%		02/10/2025	2.75%	2.75%	
	£20,000.01+	2.90%	2.90%			2.65%	2.65%	
INTERNET SAVER PLUS ISSUE 2 MONTHLY*	£1+		3.00%	2.96%	02/10/2025		2.75%	2.72%
	£20,000.01+		2.90%	2.86%			2.65%	2.62%
INTERNET SAVER PLUS ISSUE 11 & 12 <sup>4</sup>	£1+	2.90%	2.90%		02/10/2025	2.65%	2.65%	
	£10,000+	3.10%	3.10%			2.85%	2.85%	
	£50,000+	3.15%	3.15%			2.90%	2.90%	
INTERNET SAVER PLUS ISSUE 13 & 14 <sup>4</sup>	£1+	4.00%	4.00%		02/10/2025	3.75%	3.75%	
	£10,000+	4.00%	4.00%			3.75%	3.75%	
	£50,000+	4.00%	4.00%			3.75%	3.75%	
ONE DAY ACCOUNT <sup>5</sup> (under 21s only)	£10+	3.81%	3.85%		02/10/2025	3.62%	3.65%	
ONLINE RAINY DAY ACCOUNT	£10+	3.10%	3.10%		02/10/2025	2.85%	2.85%	
PAID UP SHARE (DR SCHEME) <sup>5</sup>	£1+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
PENSIONSAVE - A.V.C. - A <sup>5</sup>	£1+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
RAINY DAY ACCOUNT	£10+	2.70%	2.70%		02/10/2025	2.45%	2.45%	
REGISTERED CHARITY DEPOSIT*	£1+	2.60%	2.60%		02/10/2025	2.45%	2.45%	
	£20,000.01+	2.50%	2.50%			2.35%	2.35%	
REGISTERED CHARITY SHARE*	£1+	2.60%	2.60%		02/10/2025	2.45%	2.45%	
	£20,000.01+	2.50%	2.50%			2.35%	2.35%	
SIX ACCESS E-SAVER*	£1+	3.20%	3.20%		02/10/2025	2.95%	2.95%	
	£20,000.01+	3.10%	3.10%			2.85%	2.85%	
SIX ACCESS E-SAVER MONTHLY*	£1+		3.20%	3.15%	02/10/2025		2.95%	2.91%
	£20,000.01+		3.10%	3.06%			2.85%	2.81%
SIX ACCESS E-SAVER ISSUE 2	£1+	3.20%	3.20%		02/10/2025	2.95%	2.95%	
SIX ACCESS SAVER*	£1+	2.80%	2.80%		02/10/2025	2.55%	2.55%	
	£20,000.01+	2.70%	2.70%			2.45%	2.45%	
SIX ACCESS SAVER ISSUE 2	£1+	2.80%	2.80%		02/10/2025	2.55%	2.55%	
THE 50 POUND REGULAR ESAVER	£1+				18/09/2025	6.00%	6.00%	
THE 50 POUND REGULAR SAVER	£1+				18/09/2025	6.00%	6.00%	
TRIPLE ACCESS SAVER*	£1+	2.80%	2.80%	2.76%	02/10/2025	2.55%	2.55%	2.52%
	£20,000.01+	2.70%	2.70%	2.67%		2.45%	2.45%	2.42%
TRIPLE ACCESS SAVER - DEPOSIT*	£1+	2.80%	2.80%		02/10/2025	2.55%	2.55%	
	£20,000.01+	2.70%	2.70%			2.45%	2.45%	
WEB SAVER*	£1+	3.00%	3.00%	2.96%	02/10/2025	2.75%	2.75%	2.72%
	£20,000.01+	2.90%	2.90%	2.86%		2.65%	2.65%	2.62%
WORKPLACE SAVINGS INTERNET SAVER	£1+	2.90%	2.90%		02/10/2025	2.65%	2.65%	
YBS BUSINESS SAVER	£10+	2.50%	2.50%		02/10/2025	2.35%	2.35%	

Variable rate tax-free accounts no longer available

Account Name	Minimum Balance	Previous Annual Interest Tax-Free <sup>3</sup>	Previous AER <sup>2</sup>	Previous Monthly Interest Tax-Free <sup>3</sup>	Date of Change	New Annual Interest Tax-Free <sup>3</sup>	New AER <sup>2</sup>	New Monthly Interest Tax-Free <sup>3</sup>
ACCESS SAVER ISA PLUS*	£1+	2.60%	2.60%	2.57%	02/10/2025	2.45%	2.45%	2.42%
	£20,000.01+	2.50%	2.50%	2.47%		2.35%	2.35%	2.33%
ACCESS SAVER ISA PLUS ISSUE 8 <sup>4</sup>	£1+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
	£10,000+	2.50%	2.50%			2.35%	2.35%	
	£50,000+	2.50%	2.50%			2.35%	2.35%	
DOUBLE ACCESS EISA <sup>3</sup>	£1+	3.75%	3.75%		02/10/2025	3.50%	3.50%	
DOUBLE ACCESS ISA <sup>3</sup>	£1+	3.60%	3.60%		02/10/2025	3.35%	3.35%	
CHILD TRUST FUND	£10+	4.10%	4.10%		02/10/2025	3.90%	3.90%	
CTF MATURED SAVER*	£1+	2.85%	2.85%		02/10/2025	2.60%	2.60%	
	£20,000.01+	2.75%	2.75%			2.50%	2.50%	
EASY ISA	£10+	2.50%	2.50%		02/10/2025	2.35%	2.35%	
EASY ACCESS ISA	£1+	3.70%	3.70%		No Change	3.70%	3.70%	
EASY ACCESS ISA REWARD*	£1+	3.70%	3.70%		02/10/2025	3.50%	3.50%	
	£20,000.01+	3.60%	3.60%			3.40%	3.40%	
EASY ACCESS ONLINE ISA REWARD*	£1+	3.90%	3.90%		02/10/2025	3.85%	3.85%	
	£20,000.01+	3.80%	3.80%			3.75%	3.75%	
E-ISA <sup>4</sup>	£10+	3.30%	3.30%		02/10/2025	3.05%	3.05%	
	£10,000+	3.30%	3.30%			3.05%	3.05%	
	£20,000+	3.30%	3.30%			3.05%	3.05%	
E-ISA ISSUE 2 & 3	£10+	3.30%	3.30%		02/10/2025	3.05%	3.05%	
E-ISA ISSUE 4	£10+	2.90%	2.90%		02/10/2025	2.65%	2.65%	
HELP TO BUY: E-ISA*	£1+	4.10%	4.10%		02/10/2025	4.00%	4.00%	
	£20,000.01+	4.00%	4.00%			3.90%	3.90%	
HELP TO BUY: ISA*	£1+	4.10%	4.10%		02/10/2025	4.00%	4.00%	
	£20,000.01+	4.00%	4.00%			3.90%	3.90%	
INTERNET SAVER ISA PLUS*	£1+	3.00%	3.00%		02/10/2025	2.75%	2.75%	
	£20,000.01+	2.90%	2.90%			2.65%	2.65%	
INTERNET SAVER ISA PLUS ISSUE 10 <sup>4</sup>	£1+	2.95%	2.95%		02/10/2025	2.70%	2.70%	
	£10,000+	2.95%	2.95%			2.70%	2.70%	
	£50,000+	2.95%	2.95%			2.70%	2.70%	
ISA PLUS	£10+	3.30%	3.30%	3.25%	02/10/2025	3.05%	3.05%	3.01%
LIMITED ACCESS E-ISA	£1+	3.20%	3.20%		02/10/2025	2.95%	2.95%	
LIMITED ACCESS ISA	£1+	3.20%	3.20%		02/10/2025	2.95%	2.95%	
SIX ACCESS E-SAVER ISA*	£1+	3.20%	3.20%		02/10/2025	2.95%	2.95%	
	£20,000.01+	3.10%	3.10%			2.85%	2.85%	
SIX ACCESS SAVER ISA MONTHLY*	£1+		2.80%	2.76%	02/10/2025		2.55%	2.52%
	£20,000.01+		2.70%	2.67%			2.45%	2.42%
SIX ACCESS SAVER ISA*	£1+	2.80%	2.80%		02/10/2025	2.55%	2.55%	
	£20,000.01+	2.70%	2.70%			2.45%	2.45%	
WEB CASH ISA*	£1+	3.00%	3.00%		02/10/2025	2.75%	2.75%	
	£20,000.01+	2.90%	2.90%			2.65%	2.65%	

## How the different interest rate tiers are applied to your account

\* Tiered interest rates- You will get a higher interest rate on the first £20,000 of your balance. The lower interest rate is only on the amount of your balance that is above £20,000. Rates and text for illustration purposes only.

Balance up to £20,000	£20,000.01 and above
2.85%	2.75%

For example, say you had £30,000 in your account. The first £20,000 would earn 2.85% interest, and the next £10,000 would earn 2.75% interest.

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

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

5 Biannual interest

6 Products have guarantees linked to the Bank of England base rate

\* Tiered interest rates that pays interest at different rates based on the proportion of your savings balance within each interest tier.

**^All interest rates are variable, this means the interest rate can go up or down**