

Our Savings historic interest rates and fees

These rates are provided for information only and were paid on balances that were in credit only.

Personal Savings Account

Instant Access

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 7 th January 2026	£1+	1.00	1.00	Quarterly
Effective from 27 th August 2025	£1+	1.25	1.25	Quarterly
Effective from 1 st June 2025	£1+	1.50	1.50	Quarterly
Effective from 1 st March 2025	£1+	1.75	1.75	Quarterly
Effective from 1 st December 2024	£1+	2.00	2.00	Quarterly
Effective from 1 st September 2024	£1+	2.05	2.05	Quarterly
Effective from 1 st September 2023	£1+	2.15	2.15	Quarterly
Effective from 1 st August 2023	£1+	1.90	1.90	Quarterly
Effective from 9 th June 2023	£1+	1.55	1.55	Quarterly
Effective from 1 st April 2023	£1+	1.35	1.35	Quarterly
Effective from 1 st March 2023	£1+	1.25	1.25	Quarterly
Effective from 1 st February 2023	£1+	1.05	1.05	Quarterly
Effective from 1 st December 2022	£1+	0.85	0.85	Quarterly
Effective from 1 st October 2022	£1+	0.60	0.60	Quarterly
Effective from 1 st September 2022	£1+	0.35	0.35	Quarterly
Effective from 1 st June 2022	£1+	0.10	0.10	Quarterly
Effective from 3 rd May 2022	£1+	0.05	0.05	Quarterly

35 Day Notice Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 7 th January 2026	£1+	1.05	1.05	Quarterly
Effective from 27 th August 2025	£500+	1.30	1.30	Quarterly
Effective from 1 st June 2025	£500+	1.55	1.55	Quarterly
Effective from 1 st March 2025	£500+	1.80	1.80	Quarterly
Effective from 1 st December 2024	£500+	2.05	2.05	Quarterly
Effective from 1 st September 2024	£500+	2.10	2.10	Quarterly
Effective from 1 st September 2023	£500+	2.20	2.20	Quarterly
Effective from 1 st August 2023	£500+	1.95	1.95	Quarterly
Effective from 9 th June 2023	£500+	1.60	1.60	Quarterly
Effective from 1 st April 2023	£500+	1.40	1.40	Quarterly
Effective from 1 st March 2023	£500+	1.30	1.30	Quarterly
Effective from 1 st February 2023	£500+	1.10	1.10	Quarterly
Effective from 1 st December 2022	£500+	0.90	0.90	Quarterly
Effective from 1 st October 2022	£500+	0.65	0.65	Quarterly
Effective from 1 st September 2022	£500+	0.40	0.40	Quarterly
Effective from 1 st June 2022	£500+	0.40	0.40	Quarterly
Effective from 3 rd May 2022	£500+	0.35	0.35	Quarterly

90 Day Notice Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 7 th January 2026	£1+	1.35	1.35	Quarterly
Effective from 27 th August 2025	£500+	1.60	1.60	Quarterly
Effective from 1 st June 2025	£500+	1.85	1.85	Quarterly
Effective from 1 st March 2025	£500+	2.10	2.10	Quarterly
Effective from 1 st December 2024	£500+	2.35	2.35	Quarterly
Effective from 1 st September 2024	£500+	2.45	2.45	Quarterly
Effective from 1 st September 2023	£500+	2.55	2.55	Quarterly
Effective from 1 st August 2023	£500+	2.30	2.30	Quarterly
Effective from 9 th June 2023	£500+	1.95	1.95	Quarterly
Effective from 1 st April 2023	£500+	1.85	1.85	Quarterly
Effective from 1 st March 2023	£500+	1.75	1.75	Quarterly
Effective from 1 st February 2023	£500+	1.55	1.55	Quarterly
Effective from 1 st December 2022	£500+	1.35	1.35	Quarterly
Effective from 1 st October 2022	£500+	1.10	1.10	Quarterly
Effective from 1 st September 2022	£500+	0.85	0.85	Quarterly
Effective from 1 st June 2022	£500+	0.50	0.50	Quarterly
Effective from 3 rd May 2022	£500+	0.45	0.45	Quarterly

3 Months – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 19 th February 2026	£1000+	3.90	3.90	End of Term
Effective from 22 nd December 2025	£1000+	3.55	3.55	End of Term
Effective from 14 th August 2025	£1000+	3.90	3.90	End of Term
Effective from 23 rd June 2025	£1000+	3.97	3.97	End of Term

6 Months – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 22 nd December 2025	£1000+	3.40	3.40	End of Term
Effective from 14 th August 2025	£1000+	3.75	3.75	End of Term
Effective from 13 th May 2025	£1000+	3.95	3.95	End of Term
Effective from 1 st May 2025	£1000+	4.25	4.25	End of Term
Effective from 25 th March 2025	£1000+	4.20	4.20	End of Term
Effective from 12 th February 2025	£1000+	4.10	4.10	End of Term
Effective from 11 th November 2024	£1000+	4.45	4.45	End of Term
Effective from 6 th September 2024	£1000+	4.65	4.65	End of Term
Effective from 27 th June 2024	£1000+	4.75	4.75	End of Term

1 Year – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 9 th February 2026	£1000+	3.65	3.65	End of Term
Effective from 22 nd December 2025	£1000+	3.50	3.50	End of Term
Effective from 14 th August 2025	£1000+	3.85	3.85	End of Term
Effective from 13 th May 2025	£1000+	4.10	4.10	End of Term

Effective from 12 th February 2025	£1000+	4.05	4.05	End of Term
Effective from 16 th January 2024	£1000+	4.40	4.40	End of Term
Effective from 13 th October 2023	£1000+	5.50	5.50	End of Term

2 Years – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 9 th February 2026	£1000+	3.40	3.40	Annually
Effective from 22 nd December 2025	£1000+	3.30	3.30	Annually
Effective from 13 th May 2025	£1000+	3.55	3.55	Annually
Effective from 7 th April 2025	£1000+	3.95	3.95	Annually
Effective from 16 th January 2024	£1000+	4.05	4.05	Annually
Effective from 13 th October 2023	£1000+	5.25	5.25	Annually

Business & Charity Savings Account

Instant Access

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 7 th January 2026	£1+	1.00	1.00	Quarterly
Effective from 27 th August 2025	£1+	1.25	1.25	Quarterly
Effective from 1 st June 2025	£1+	1.50	1.50	Quarterly
Effective from 1 st March 2025	£1+	1.75	1.75	Quarterly
Effective from 1 st December 2024	£1+	2.00	2.00	Quarterly
Effective from 1 st September 2024	£1+	2.05	2.05	Quarterly
Effective from 1 st September 2023	£1+	2.15	2.15	Quarterly
Effective from 1 st August 2023	£1+	1.90	1.90	Quarterly
Effective from 9 th June 2023	£1+	1.55	1.55	Quarterly
Effective from 1 st April 2023	£1+	1.45	1.45	Quarterly
Effective from 1 st March 2023	£1+	1.35	1.35	Quarterly
Effective from 1 st February 2023	£1+	1.05	1.05	Quarterly
Effective from 1 st December 2022	£1+	0.85	0.85	Quarterly
Effective from 1 st October 2022	£1+	0.60	0.60	Quarterly
Effective from 1 st September 2022	£1+	0.35	0.35	Quarterly
Effective from 1 st June 2022	£1+	0.10	0.10	Quarterly
Effective from 3 rd May 2022	£1+	0.05	0.05	Quarterly

35 Day Notice Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 7 th January 2026	£1million+	1.35	1.35	Quarterly
Effective from 7 th January 2026	£5000+	1.05	1.05	Quarterly
Effective from 27 th August 2025	£1million+	1.60	1.60	Quarterly
Effective from 27 th August 2025	£5000+	1.30	1.30	Quarterly
Effective from 1 st June 2025	£1million+	1.85	1.85	Quarterly
Effective from 1 st June 2025	£5000+	1.55	1.55	Quarterly

Effective from 1 st March 2025	£1million+	2.10	2.10	Quarterly
Effective from 1 st March 2025	£5000+	1.80	1.80	Quarterly
Effective from 1 st December 2024	£1million+	2.35	2.35	Quarterly
Effective from 1 st December 2024	£5000+	2.05	2.05	Quarterly
Effective from 1 st September 2024	£1million+	2.40	2.40	Quarterly
Effective from 1 st September 2024	£5000+	2.10	2.10	Quarterly
Effective from 23 rd May 2024	£1million+	2.50	2.50	Quarterly
Effective from 1 st September 2023	£5000+	2.20	2.20	Quarterly
Effective from 1 st August 2023	£5000+	1.95	1.95	Quarterly
Effective from 9 th June 2023	£5000+	1.60	1.60	Quarterly
Effective from 1 st April 2023	£5000+	1.50	1.50	Quarterly
Effective from 1 st March 2023	£5000+	1.40	1.40	Quarterly
Effective from 1 st February 2023	£5000+	1.10	1.10	Quarterly
Effective from 1 st December 2022	£5000+	0.90	0.90	Quarterly
Effective from 1 st October 2022	£5000+	0.65	0.65	Quarterly
Effective from 1 st September 2022	£5000+	0.40	0.40	Quarterly
Effective from 1 st June 2022	£5000+	0.40	0.40	Quarterly
Effective from 3 rd May 2022	£5000+	0.35	0.35	Quarterly

90 Day Notice Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 7 th January 2026	£1million+	1.65	1.65	Quarterly
Effective from 7 th January 2026	£5000+	1.35	1.35	Quarterly
Effective from 27 th August 2025	£1million+	1.90	1.90	Quarterly
Effective from 27 th August 2025	£5000+	1.60	1.60	Quarterly
Effective from 1 st June 2025	£1million+	2.15	2.15	Quarterly
Effective from 1 st June 2025	£5000+	1.85	1.85	Quarterly
Effective from 1 st March 2025	£1million+	2.40	2.40	Quarterly
Effective from 1 st March 2025	£5000+	2.10	2.10	Quarterly
Effective from 1 st December 2024	£1million+	2.65	2.65	Quarterly
Effective from 1 st December 2024	£5000+	2.35	2.35	Quarterly
Effective from 1 st September 2024	£1million+	2.75	2.75	Quarterly
Effective from 1 st September 2024	£5000+	2.45	2.45	Quarterly
Effective from 23 rd May 2024	£1million+	2.85	2.85	Quarterly
Effective from 1 st September 2023	£5000+	2.55	2.55	Quarterly
Effective from 1 st August 2023	£5000+	2.30	2.30	Quarterly
Effective from 9 th June 2023	£5000+	1.95	1.95	Quarterly
Effective from 1 st April 2023	£5000+	1.85	1.85	Quarterly
Effective from 1 st March 2023	£5000+	1.75	1.75	Quarterly
Effective from 1 st February 2023	£5000+	1.55	1.55	Quarterly
Effective from 1 st December 2022	£5000+	1.35	1.35	Quarterly
Effective from 1 st October 2022	£5000+	1.10	1.10	Quarterly
Effective from 1 st September 2022	£5000+	0.85	0.85	Quarterly
Effective from 1 st June 2022	£5000+	0.50	0.50	Quarterly
Effective from 3 rd May 2022	£5000+	0.45	0.45	Quarterly

3 Months – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 19 th February 2026	£5000+	3.90	3.90	End of Term
Effective from 22 nd December 2025	£5000+	3.55	3.55	End of Term
Effective from 14 th August 2025	£1000+	3.90	3.90	End of Term
Effective from 8 th July 2025	£1000+	4.15	4.15	End of Term
Effective from 23 rd June 2025	£1000+	3.97	3.97	End of Term

6 Months – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 22 nd December 2025	£5000+	3.40	3.40	End of Term
Effective from 27 th August 2025	£1000+	3.75	3.75	End of Term
Effective from 13 th May 2025	£1000+	3.95	3.95	End of Term
Effective from 1 st May 2025	£1000+	4.25	4.25	End of Term
Effective from 25 th March 2025	£1000+	4.20	4.20	End of Term
Effective from 12 th February 2025	£1000+	4.10	4.10	End of Term
Effective from 11 th November 2024	£1000+	4.45	4.45	End of Term
Effective from 6 th September 2024	£1000+	4.65	4.65	End of Term
Effective from 27 th June 2024	£1000+	4.75	4.75	End of Term

1 Year – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 9 th February 2026	£5000+	3.65	3.65	Annually
Effective from 22 nd December 2025	£5000+	3.50	3.50	End of Term
Effective from 14 th August 2025	£1000+	3.85	3.85	End of Term
Effective from 13 th May 2025	£1000+	4.10	4.10	End of Term
Effective from 12 th February 2025	£1000+	4.05	4.05	End of Term
Effective from 16 th January 2024	£1000+	4.40	4.40	End of Term
Effective from 13 th October 2023	£1000+	5.50	5.50	End of Term

2 Year – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 9 th February 2026	£5000+	3.40	3.40	Annually
Effective from 22 nd December 2025	£5000+	3.30	3.30	Annually
Effective from 13 th May 2025	£1000+	3.55	3.55	Annually
Effective from 7 th April 2025	£1000+	3.95	3.95	Annually
Effective from 16 th January 2024	£1000+	4.05	4.05	Annually
Effective from 13 th October 2023	£1000+	5.25	5.25	Annually

Personal Charity Giving Savings Account

Charity Giving Instant Access Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 7 th January 2026	£1+	1.00	1.00	0.20	Quarterly
Effective from 27 th August 2025	£1+	1.25	1.25	0.20	Quarterly
Effective from 1 st June 2025	£1+	1.50	1.50	0.20	Quarterly
Effective from 1 st March 2025	£1+	1.75	1.75	0.20	Quarterly
Effective from 16 th December 2024	£1+	2.00	2.00	0.20	Quarterly

Charity Giving 35 Day Notice Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 7 th January 2026	£1+	1.05	1.05	0.25	Quarterly
Effective from 27 th August 2025	£500+	1.30	1.30	0.25	Quarterly
Effective from 1 st June 2025	£500+	1.55	1.55	0.25	Quarterly
Effective from 1 st March 2025	£500+	1.80	1.80	0.25	Quarterly
Effective from 16 th December 2024	£500+	2.05	2.05	0.25	Quarterly

Charity Giving 90 Day Notice Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 7 th January 2026	£1+	1.35	1.35	0.30	Quarterly
Effective from 27 th August 2025	£500+	1.60	1.60	0.30	Quarterly
Effective from 1 st June 2025	£500+	1.85	1.85	0.30	Quarterly
Effective from 1 st March 2025	£500+	2.10	2.10	0.30	Quarterly
Effective from 16 th December 2024	£500+	2.35	2.35	0.30	Quarterly

Charity Giving 3 Months – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 19 th February 2026	£1000+	3.90	3.90	0.55	End of Term
Effective from 22 nd December 2025	£1000+	3.55	3.55	0.55	End of Term
Effective from 14 th August 2025	£1000+	3.90	3.90	0.55	End of Term
Effective from 23 rd June 2025	£1000+	3.97	3.97	0.55	End of Term

Charity Giving 6 month – Fixed term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 22 nd December 2025	£1000+	3.40	3.40	0.55	End of Term
Effective from 14 th August 2025	£1000+	3.75	3.75	0.55	End of Term
Effective from 13 th May 2025	£1000+	3.95	3.95	0.55	End of Term
Effective from 1 st May 2025	£1000+	4.25	4.25	0.55	End of Term

Effective from 25 th March 2025	£1000+	4.20	4.20	0.55	End of Term
Effective from 12 th February 2025	£1000+	4.10	4.10	0.55	End of Term
Effective from 16 th December 2024	£1000+	4.45	4.45	0.55	End of Term

Charity Giving 1 year – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 9 th February 2026	£1000+	3.65	3.65	0.55	End of Term
Effective from 22 nd December 2025	£1000+	3.50	3.50	0.55	End of Term
Effective from 14 th August 2025	£1000+	3.85	3.85	0.55	End of Term
Effective from 13 th May 2025	£1000+	4.10	4.10	0.55	End of Term
Effective from 12 th February 2025	£1000+	4.05	4.05	0.55	End of Term
Effective from 16 th December 2024	£1000+	4.40	4.40	0.55	End of Term

Charity Giving 2 years – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 9 th February 2026	£1000+	3.40	3.40	0.55	Annually
Effective from 22 nd December 2025	£1000+	3.30	3.30	0.55	Annually
Effective from 13 th May 2025	£1000+	3.55	3.55	0.55	Annually
Effective from 7 th April 2025	£1000+	3.95	3.95	0.55	Annually
Effective from 16 th December 2024	£1000+	4.05	4.05	0.55	Annually

Products no longer on sale

Cash ISA

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 14 th July 2020	£1+	0.30	0.30	Quarterly
Effective from 1 st October 2018	£1+	0.65	0.65	Quarterly
Effective from 1 st September 2016	£1+	0.50	0.50	Quarterly
Effective from 1 st March 2016	£1+	1.00	1.00	Quarterly
Effective from 1 st March 2014	£1+	1.25	1.25	Quarterly
Effective from 1 st July 2013	£1+	1.75	1.75	Quarterly
Effective from 2 nd April 2013	£1+	2.00	2.00	Quarterly

Kidz & Teenz Account(s)

Availability	Balance	AER %	Gross %	Interest Credited
Effective from 27 th August 2025	£1+	1.25	1.25	Quarterly
Effective from 1 st June 2025	£1+	1.50	1.50	Quarterly
Effective from 1 st March 2025	£1+	1.75	1.75	Quarterly
Effective from 1 st December 2024	£1+	2.00	2.00	Quarterly
Effective from 1 st September 2024	£1+	2.05	2.05	Quarterly

Effective from 6 th June 2024	£1+	2.15	2.15	Quarterly
Effective from 14 th July 2020	£1+	0.25	0.25	Quarterly
Effective from 1 st June 2020	£1+	0.50	0.50	Quarterly
Effective from 1 st September 2016	£1+	1.00	1.00	Quarterly
Effective from 1 st October 2013	£1+	1.50	1.50	Quarterly
Effective from 6 th March 2009	£1+	2.00	2.00	Quarterly
Effective from 6 th February 2009	£1+	2.50	2.50	Quarterly
Effective from 9 th January 2009	£1+	3.00	3.00	Quarterly
Effective from 5 th December 2008	£1+	3.25	3.25	Quarterly
Effective from 12 th November 2008	£1+	4.25	4.25	Quarterly
Effective from 7 th November 2008	£1+	3.25	3.25	Quarterly
Effective from 1 st April 2008	£1+	5.00	5.00	Quarterly

Business Charity Giving Savings Account

Charity Giving Instant Access Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 1 st June 2025	£1+	1.50	1.50	0.20	Quarterly
Effective from 1 st March 2025	£1+	1.75	1.75	0.20	Quarterly
Effective from 16 th December 2024	£1+	2.00	2.00	0.20	Quarterly

Charity Giving 35 Day Notice Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 1 st June 2025	£1million+	1.85	1.85	0.25	Quarterly
Effective from 1 st June 2025	£5000+	1.55	1.55	0.25	Quarterly
Effective from 1 st March 2025	£1million+	2.10	2.10	0.25	Quarterly
Effective from 1 st March 2025	£5000+	1.80	1.80	0.25	Quarterly
Effective from 16 th December 2024	£1million+	2.35	2.35	0.25	Quarterly
Effective from 16 th December 2024	£5000+	2.05	2.05	0.25	Quarterly

Charity Giving 90 Day Notice Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 1 st June 2025	£1million+	2.15	2.15	0.30	Quarterly
Effective from 1 st June 2025	£5000+	1.85	1.85	0.30	Quarterly
Effective from 1 st March 2025	£1million+	2.40	2.40	0.30	Quarterly
Effective from 1 st March 2025	£5000+	2.10	2.10	0.30	Quarterly
Effective from 16 th December 2024	£1million+	2.65	2.65	0.30	Quarterly
Effective from 16 th December 2024	£5000+	2.35	2.35	0.30	Quarterly

Charity Giving 3 Months – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 8 th July 2025	£1000+	4.15	4.15	0.55	End of Term
Effective from 23 rd June 2025	£1000+	3.97	3.97	0.55	End of Term

Charity Giving 6 month – Fixed term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 13 th May 2025	£1000+	3.95	3.95	0.55	End of Term
Effective from 1 st May 2025	£1000+	4.25	4.25	0.55	End of Term
Effective from 25 th March 2025	£1000+	4.20	4.20	0.55	End of Term
Effective from 12 th February 2025	£1000+	4.10	4.10	0.55	End of Term
Effective from 16 th December 2024	£1000+	4.45	4.45	0.55	End of Term

Charity Giving 1 year – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 13 th May 2025	£1000+	4.10	4.10	0.55	End of Term
Effective from 12 th February 2025	£1000+	4.05	4.05	0.55	End of Term
Effective from 16 th December 2024	£1000+	4.40	4.40	0.55	End of Term

Charity Giving 2 years – Fixed Term Deposit Account

Availability	Balance	AER %	Gross %	Salvation Army % Donation deducted from advertised rate	Interest Credited
Effective from 13 th May 2025	£1000+	3.55	3.55	0.55	Annually
Effective from 7 th April 2025	£1000+	3.95	3.95	0.55	Annually
Effective from 16 th December 2024	£1000+	4.05	4.05	0.55	Annually