

Savings Rates

Current rates for accounts open to new and existing customers.

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Access Saver

Accounts opened between	Balance	Annual	
		Gross/AER	Qualifying criteria
01/09/20 – current	£1+	0.01%	N/A
18/08/20 – 31/08/20	£1+	0.01%	N/A
	£1 – £10,000	0.20%	Deposited £10,000+ from another bank or building society within the first 10 days of opening/renewing the account
	£10,000.01+	0.01%	
25/03/20 – 17/08/20	£1+	0.01%	N/A
10/12/19 – 24/03/20	£1+	0.01%	N/A
16/10/18 – 09/12/19	£1+	0.01%	N/A

Access Cash ISA

Accounts opened between	Balance	Annual	
		Tax Free/AER	Qualifying criteria
25/05/21 – current	£1+	0.01%	N/A
01/09/20 – 24/05/21	£1+	0.05%	N/A
18/08/20 – 31/08/20	£1+	0.05%	N/A
	£1 – £10,000	0.30%	Deposited £10,000+ from another bank or building society within the first 60 days of opening/renewing the account
	£10,000.01+	0.05%	
25/03/20 – 17/08/20	£1+	0.05%	N/A
04/07/19 – 24/03/20	£1+	0.05%	N/A

Children's Saver

Accounts Opened between	Balance	Monthly	
		Gross	AER
25/05/21 – current	Under £5,000	1.00%	1.00%
	£5,000+	0.01%	0.01%
15/04/18 – 24/05/21	Under £5,000	1.44%	1.45%
	£5,000+	0.01%	0.01%

Fixed Cash ISA – 2 Year

Accounts opened between	Balance	Annual		Monthly	Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
13/07/21 – current	£1+	0.20%	0.20%	0.20%	N/A
	£1+	0.30%	0.30%	0.30%	You already hold either a Bank of Scotland personal current account with Vantage or a Wealth personal current account
08/09/20 – 12/07/21	£1+	0.20%	0.20%	0.20%	N/A
21/07/20 – 07/09/20	£1+	0.30%	0.30%	0.30%	N/A
09/06/20 – 20/07/20	£1+	0.30%	0.30%	0.30%	N/A
	Rate 1	0.40%	0.40%	0.40%	You already hold either a Bank of Scotland personal current account with Vantage or a Wealth personal current account
05/05/20 – 08/06/20	£1+	0.40%	0.40%	0.40%	N/A
	Rate 1	0.60%	0.60%	0.60%	You already hold either a Bank of Scotland personal current account with Vantage or a Wealth personal current account
04/02/20 – 04/05/20	£1+	0.65%	0.65%	0.65%	N/A
10/12/19 – 03/02/20	£1+	0.75%	0.75%	0.75%	N/A
08/10/19 – 09/12/19	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	0.65%	0.65%	0.65%	You already hold either a Bank of Scotland personal current account with Vantage or a Wealth personal current account
09/08/19 – 07/10/19	£1+	0.65%	0.65%	0.65%	N/A
04/07/19 – 08/08/19	£1+	0.65%	0.65%	0.65%	N/A
	Rate 1	1.30%	1.30%	1.31%	You already hold a Bank of Scotland personal current account with Vantage
02/10/18 – 03/07/19	£1+	0.65%	0.65%	0.65%	N/A
31/08/18 – 01/10/18	£1+	0.75%	0.75%	0.75%	N/A
11/07/18 – 30/08/18	£1+	0.50%	0.50%	0.50%	N/A
10/07/18 – 10/07/18	£1+	0.50%	0.50%	0.50%	N/A
	Rate 1	0.55%	0.55%	0.55%	You have an existing relationship with the bank
12/09/17 – 09/07/18	£1+	0.50%	0.50%	0.50%	N/A
18/07/17 – 11/09/17	£1+	0.60%	0.60%	0.60%	N/A
21/03/17 – 17/07/17	£1+	0.55%	0.55%	0.55%	N/A
12/07/16 – 20/03/17	£1+		Unavailable		

You must have held the qualifying account for at least 7 days. We may remove preferential offers at any time.

Fixed Rate Bond – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
21/07/20 – current	£1+	0.20%	0.20%	0.20%	N/A
09/06/20 – 20/07/20	£1+	0.30%	0.30%	0.30%	N/A
	Rate 1	0.40%	0.40%	0.40%	You already hold either a Bank of Scotland personal current account with Vantage or a Wealth personal current account
05/05/20 – 08/06/20	£1+	0.40%	0.40%	0.40%	N/A
	Rate 1	0.60%	0.60%	0.60%	You already hold either a Bank of Scotland personal current account with Vantage or a Wealth personal current account
04/02/20 – 04/05/20	£1+	0.65%	0.65%	0.65%	N/A
10/12/19 – 03/02/20	£1+	0.75%	0.75%	0.75%	N/A
23/07/19 – 09/12/19	£1+	0.55%	0.55%	0.55%	N/A
02/10/18 – 22/07/19	£1+	0.65%	0.65%	0.65%	N/A
31/08/18 – 01/10/18	£1+	0.75%	0.75%	0.75%	N/A
01/05/18 – 30/08/18	£1+	0.50%	0.50%	0.50%	N/A
18/07/17 – 11/09/17	£1+	0.60%	0.60%	0.60%	N/A
28/02/17 – 17/07/17	£1+	0.55%	0.55%	0.55%	N/A
08/12/16 – 27/02/17	£1+	0.55%	0.55%	0.55%	N/A
	£1+ Rate 1	0.90%	0.90%	0.90%	Your Fixed Term account is coming up for renewal
04/10/16 – 07/12/16	£1+	0.55%	0.55%	0.55%	N/A
12/07/16 – 03/10/16	£1+	0.80%	0.80%	0.80%	N/A

Help to Buy: ISA

The government's Help to Buy: ISA scheme was available to new savers up to the 30 November 2019. New accounts are now only available for transfers in from customers with an existing Help to Buy: ISA with another provider and for Bank of Scotland customers whose house purchase falls through and ask us to reinstate their accounts.

Accounts opened between	Balance	Annual
		Tax Free/AER
01/12/15-current	£1-£12,000	0.75%
	Any excess above £12,000	0.05%

Junior Cash ISA

Accounts opened between	Balance	Annual
		Tax Free/AER
06/02/12- current	£1+	1.50%

Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
23/03/21 – current	£1+	0.75%
21/07/20 – 22/03/21	£1+	1.00%
27/05/20 – 20/07/20	£1+	1.50%
30/10/18 – 26/05/20	£1+	2.00%
01/12/17 – 29/10/18	£1+	2.50%
26/11/13 – 30/11/17	£1+	2.00%

Young Saver

Accounts opened between	Balance	Gross	Quarterly AER
23/08/16 – current	£20,000+	0.25%	0.25%
	Under £20,000	1.99%	2.00%
21/04/13 – 22/08/16	£20,001+	0.25%	0.25%
	Under £20,001	1.99%	2.00%

AER

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross

Gross rate means we will not deduct tax automatically from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax Free

Tax Free is the contractual rate of interest payable where interest is exempt from income tax.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS).

We are covered by the Financial Ombudsman Service (FOS).

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Rates correct as of July 2021.

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