

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

Rates effective	Balance	Annual	
		Gross/AER	Qualifying criteria
22/08/23 – current	£1-£9,999	1.45%	N/A
	£10,000-£49,999	1.50%	N/A
	£50,000+	1.80%	N/A
20/07/23 – 21/08/23	£1-£9,999	1.15%	N/A
	£10,000-£49,999	1.25%	N/A
	£50,000+	1.65%	N/A
31/05/23 – 19/07/23	£1-£9,999	0.95%	N/A
	£10,000-£49,999	1.05%	N/A
	£50,000+	1.30%	N/A
27/04/23 – 30/05/23	£1-£9,999	0.90%	N/A
	£10,000-£49,999	1.00%	N/A
	£50,000+	1.05%	N/A
24/02/23 – 26/04/23	£1-£9,999	0.70%	N/A
	£10,000-£49,999	0.80%	N/A
	£50,000+	0.85%	N/A
01/02/23 – 23/02/23	£1-£9,999	0.65%	N/A
	£10,000-£49,999	0.70%	N/A
	£50,000+	0.75%	N/A
29/11/22 – 31/01/23	£1+	0.50%	N/A

Advantage Saver

Rates effective		Monthly Gross/AER		Qualifying criteria
		3 or less withdrawals	4 or more withdrawals	
22/08/23 – current	£1+	3.93% Gross/4.00% AER	1.34% Gross/1.35% AER	Must hold a Personal Current Account with Vantage to open the account
20/07/23 – 21/08/23	£1+	3.93% Gross/4.00% AER	1.04% Gross /1.05% AER	
20/06/23 – 19/07/23	£1+	3.15% Gross/3.20% AER	0.85% Gross /0.85% AER	
19/05/23 – 19/06/23	£1+	2.67% Gross/2.70% AER	0.80% Gross /0.80 AER	
27/04/23 – 18/05/23	£1+	2.67% Gross/2.70% AER	0.30% Gross/0.30% AER	
28/02/23 – 26/04/23	£1+	2.23% Gross/2.25% AER	0.30% Gross/0.30% AER	
10/01/23 – 27/02/23	£1+	2.25%	0.30%	
23/11/22 – 9/01/23	£1+	1.75%	0.30%	

The gross rate shown is payable for 12 months from the date of account opening – this means if you make 4+ withdrawals, you'll get the lower rate from the month you make the fourth withdrawal until the end of the account year. At the end of 12 months, the account automatically changes to an Instant Access Savings Account. Interest was paid annual on this account until 27/02/2023. Interest is paid monthly.

Advantage ISA Saver

Rates effective	Monthly Tax Free/AER		Qualifying criteria	
	3 or less withdrawals	4 or more withdrawals		
22/08/23 – current	£1+	3.93% Tax Free/ 4.00% AER	1.34% Tax Free/ 1.35% AER	Must hold a Personal Current Account with Vantage to open the account
20/07/23 – 21/08/23	£1+	3.93% Tax Free/ 4.00% AER	1.04% Tax Free/ 1.05% AER	Must hold a Personal Current Account with Vantage to open the account
20/06/23 – 19/07/23	£1+	3.15% Tax Free/ 3.20% AER	0.85% Tax Free/ 0.85% AER	Must hold a Personal Current Account with Vantage to open the account
19/05/23 – 19/06/23	£1+	2.96% Tax Free/ 3.00% AER	0.80% Tax Free/ 0.80% AER	Must hold a Personal Current Account with Vantage to open the account
04/04/23 – 18/05/23	£1+	2.96% Tax Free/ 3.00% AER	0.30% Tax Free/ 0.30% AER	Must hold a Personal Current Account with Vantage to open the account
21/03/23 – 03/04/23	£1+	2.81% Tax Free/ 2.85% AER	0.30% Tax Free/ 0.30% AER	Must hold a Personal Current Account with Vantage to open the account
08/03/23 – 20/03/23	£1+	2.23% Tax Free/ 2.25% AER	0.30% Tax Free/ 0.30% AER	Must hold a Current Account with Vantage to open the account

Access Cash ISA

Rates effective	Balance	Annual	
		Tax Free/AER	Qualifying criteria
22/08/23 – current	£1-£9,999	1.45%	N/A
	£10,000-£49,999	1.50%	N/A
	£50,000+	1.80%	N/A
20/07/23 – 21/08/23	£1-£9,999	1.15%	N/A
	£10,000-£49,999	1.25%	N/A
	£50,000+	1.65%	N/A
31/05/23 – 19/07/23	£1-£9,999	0.95%	N/A
	£10,000-£49,999	1.05%	N/A
	£50,000+	1.30%	N/A
27/04/23 – 30/05/23	£1-£9,999	0.90%	N/A
	£10,000-£49,999	1.00%	N/A
	£50,000+	1.05%	N/A
24/02/23 – 26/04/23	£1-£9,999	0.70%	N/A
	£10,000-£49,999	0.80%	N/A
	£50,000+	0.85%	N/A
01/02/23 – 23/02/23	£1-£9,999	0.65%	N/A
	£10,000-£49,999	0.70%	N/A
	£50,000+	0.75%	N/A
29/11/22 – 31/01/23	£1+	0.50%	N/A

Children's Saver

Rates effective	Balance	Monthly	
		Gross	AER
22/08/23 – current	Under £5,000	3.11%	3.15%
	£5,000+	1.44%	1.45%
20/07/23 – 21/08/23	Under £5,000	2.96%	3.00%
	£5,000+	1.14%	1.15%
20/06/23 – 19/07/23	Under £5,000	2.62%	2.65%
	£5,000+	0.95%	0.95%
31/05/23 – 19/06/23	Under £5,000	2.47%	2.50%
	£5,000+	0.95%	0.95%
27/04/23 – 30/05/23	Under £5,000	2.47%	2.50%
	£5,000+	0.90%	0.90%
24/02/23 – 26/04/23	Under £5,000	2.03%	2.05%
	£5,000+	0.70%	0.70%
01/02/23 – 23/02/23	Under £5,000	1.79%	1.80%
	£5,000+	0.65%	0.65%
29/11/22 – 31/01/23	Under £5,000	1.79%	1.80%
	£5,000+	0.50%	0.50%

Fixed Cash ISA – 1 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
04/06/24 – current	£1+	4.35%	4.27%	4.35%	N/A
	£1+	4.45%	4.36%	4.45%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
30/04/24 – 03/06/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.35%	4.27%	4.35%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
12/03/24 – 29/04/24	£1+	4.45%	4.36%	4.45%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 11/03/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.35%	4.27%	4.35%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.50%	4.41%	4.50%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Cash ISA – 1 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
28/11/23 – 08/01/24	£1+	4.60%	4.51%	4.60%	N/A
	£1+	4.95%	4.84%	4.95%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.00%	4.89%	5.00%	N/A
	£1+	5.20%	5.08%	5.20%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.15%	5.03%	5.15%	N/A
	£1+	5.45%	5.32%	5.45%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.45%	5.32%	5.45%	N/A
	£1+	5.50%	5.37%	5.50%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/06/23 – 11/07/23	£1+	4.45%	4.36%	4.45%	N/A
	£1+	4.50%	4.41%	4.50%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
11/05/23 – 08/06/23	£1+	3.70%	3.64%	3.70%	N/A
	£1+	3.75%	3.69%	3.75%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
04/04/23 – 10/05/23	£1+	3.90%	3.83%	3.90%	N/A
	£1+	3.95%	3.88%	3.95%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
21/03/23 – 03/04/23	£1+	3.80%	3.74%	3.80%	N/A
	£1+	3.85%	3.78%	3.85%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Cash ISA – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
30/04/24 – current	£1+	4.00%	3.93%	4.00%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Cash ISA – 2 Year (continued)

Accounts opened between	Balance	Annual Tax Free/AER	Monthly Tax Free	Monthly AER	Qualifying Criteria
12/03/24 – 29/04/24	£1+	4.20%	4.12%	4.20%	N/A
	£1+	4.25%	4.17%	4.25%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 11/03/24	£1+	4.00%	3.93%	4.00%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.20%	4.12%	4.20%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
28/11/23 – 08/01/24	£1+	4.50%	4.41%	4.50%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.05%	4.94%	5.05%	N/A
	£1+	5.25%	5.13%	5.25%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.20%	5.08%	5.20%	N/A
	£1+	5.50%	5.37%	5.50%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.50%	5.37%	5.50%	N/A
	£1+	5.55%	5.41%	5.55%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/06/23 – 11/07/23	£1+	4.55%	4.46%	4.55%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
11/05/23 – 08/06/23	£1+	4.25%	4.17%	4.25%	N/A
	£1+	4.30%	4.22%	4.30%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
04/04/23 – 10/05/23	£1+	4.00%	3.93%	4.00%	N/A

Fixed Cash ISA – 2 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Tax Free/AER	Tax Free	AER	
	£1+	4.05%	3.98%	4.05%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
21/03/23 – 03/04/23	£1+	3.90%	3.83%	3.90%	N/A
	£1+	3.95%	3.88%	3.95%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
02/03/23 – 20/03/23	£1+	3.50%	3.45%	3.50%	N/A
	£1+	3.70%	3.64%	3.70%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
16/11/22 – 01/03/23	£1+	2.90%	2.86%	2.90%	N/A
11/10/22 – 15/11/22	£1+	3.60%	3.54%	3.60%	N/A
14/09/22 – 10/10/22	£1+	1.60%	1.59%	1.60%	N/A
14/06/22 – 13/09/22	£1+	1.00%	1.00%	1.00%	N/A
06/04/22 – 13/06/22	£1+	0.40%	0.40%	0.40%	N/A
12/10/21 – 05/04/22	£1+	0.20%	0.20%	0.20%	N/A
13/07/21 – 11/10/21	£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

Fixed Rate Bond – 1 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
04/06/24 – current	£1+	4.35%	4.27%	4.35%	N/A
	£1+	4.45%	4.36%	4.45%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
30/01/24 – 03/06/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.35%	4.27%	4.35%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/01/24 – 29/01/24	£1+	4.50%	4.41%	4.50%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Rate Bond – 1 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
28/11/23 – 08/01/24	£1+	4.60%	4.51%	4.60%	N/A
	£1+	4.95%	4.84%	4.95%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.00%	4.89%	5.00%	N/A
	£1+	5.20%	5.08%	5.20%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.15%	5.03%	5.15%	N/A
	£1+	5.45%	5.32%	5.45%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.45%	5.32%	5.45%	N/A
	£1+	5.50%	5.37%	5.50%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/06/23 – 11/07/23	£1+	4.45%	4.36%	4.45%	N/A
	£1+	4.50%	4.41%	4.50%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
11/05/23 – 08/06/23	£1+	3.70%	3.64%	3.70%	N/A
	£1+	3.75%	3.69%	3.75%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
04/04/23 – 10/05/23	£1+	3.90%	3.83%	3.90%	N/A
	£1+	3.95%	3.88%	3.95%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
21/03/23 – 03/04/23	£1+	3.80%	3.74%	3.80%	N/A
	£1+	3.85%	3.78%	3.85%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Rate Bond – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
30/01/24 – current	£1+	4.00%	3.93%	4.00%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Rate Bond – 2 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
09/01/24 – 29/01/24	£1+	4.15%	4.07%	4.15%	N/A
	£1+	4.20%	4.12%	4.20%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
28/11/23 – 08/01/24	£1+	4.50%	4.41%	4.50%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
24/10/23 – 27/11/23	£1+	5.05%	4.94%	5.05%	N/A
	£1+	5.25%	5.13%	5.25%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
26/09/23 – 23/10/23	£1+	5.20%	5.08%	5.20%	N/A
	£1+	5.50%	5.37%	5.50%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
12/07/23 – 25/09/23	£1+	5.50%	5.37%	5.50%	N/A
	£1+	5.55%	5.41%	5.55%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
09/06/23 – 11/07/23	£1+	4.55%	4.46%	4.55%	N/A
	£1+	4.60%	4.51%	4.60%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
11/05/23 – 08/06/23	£1+	4.25%	4.17%	4.25%	N/A
	£1+	4.30%	4.22%	4.30%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
04/04/23 – 10/05/23	£1+	4.00%	3.93%	4.00%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
21/03/23 – 03/04/23	£1+	3.90%	3.83%	3.90%	N/A
	£1+	3.95%	3.88%	3.95%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days

Fixed Rate Bond – 2 Year (continued)

Accounts opened between	Balance	Annual	Monthly		Qualifying Criteria
		Gross/AER	Gross	AER	
02/03/23 – 20/03/23	£1+	3.90%	3.83%	3.90%	N/A
	£1+	4.05%	3.98%	4.05%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
08/02/23 – 01/03/23	£1+	2.90%	2.86%	2.90%	N/A
	£1+	3.90%	3.83%	3.90%	You already hold an existing Bank of Scotland Personal Current Account which has been open for a minimum of 40 days
16/11/22 – 07/02/23	£1+	2.90%	2.86%	2.90%	N/A
11/10/22 – 15/11/22	£1+	3.60%	3.54%	3.60%	N/A
14/09/22 – 10/10/22	£1+	1.60%	1.59%	1.60%	N/A
14/06/22 – 13/09/22	£1+	0.80%	0.80%	0.80%	N/A
06/04/22 – 13/06/22	£1+	0.40%	0.40%	0.40%	N/A
21/07/20 – 05/04/22	£1+	0.20%	0.20%	0.20%	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.

Rates effective	Balance	Annual
		Tax Free/AER
22/08/23 – current	£1-£12,000	2.90%
	Any excess above £12,000	1.45%
20/07/23 – 21/08/23	£1-£12,000	2.75%
	Any excess above £12,000	1.15%
20/06/23 – 19/07/23	£1-£12,000	2.50%
	Any excess above £12,000	0.95%
31/05/23 – 19/06/23	£1-£12,000	2.45%
	Any excess above £12,000	0.95%
27/04/23 – 30/05/23	£1-£12,000	2.45%
	Any excess above £12,000	0.90%
24/02/23 – 26/04/23	£1-£12,000	2.00%
	Any excess above £12,000	0.70%
01/02/23 – 23/02/23	£1-£12,000	1.25%
	Any excess above £12,000	0.65%
29/11/22 – 31/01/23	£1-£12,000	1.25%
	Any excess above £12,000	0.50%

Junior Cash ISA

Rates effective	Balance	Annual Tax Free/AER
22/08/23 – current	£1+	3.15%
20/07/23 – 21/08/23	£1+	3.00%
20/06/23 – 19/07/23	£1+	2.75%
27/04/23 – 19/06/23	£1+	2.70%
24/02/23 – 26/04/23	£1+	2.25%
29/11/22 – 23/02/23	£1+	2.00%

Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
02/03/23 – current	£1+	5.50%
18/10/22 – 01/03/23	£1+	4.50%
14/09/22 – 17/10/22	£1+	2.50%
14/06/22 – 13/09/22	£1+	1.25%
06/04/22 – 13/06/22	£1+	1.00%
23/03/21 – 05/04/22	£1+	0.75%

Smart Start Savings Account

Rates effective	Balance	Gross	AER
22/08/23 – current	Under £1,000	3.11%	3.15%
	£1,000+	1.44%	1.45%
27/06/23 – 21/08/23	Under £1,000	2.62%	2.65%
	£1,000+	0.95%	0.95%
10/05/23 – 26/06/23	Under £1,000	2.47%	2.50%
	£1,000+	0.90%	0.90%
29/11/22 – 09/05/23	Under £1,000	1.79%	1.80%
	£1,000+	0.50%	0.50%

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.

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 600 9644** (lines are open 9am – 5.30pm, 7 days a week). In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/accessibility/signvideo

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628.

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 4 June 2024

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