

# Previous Accounts

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).

## Instant Access Savings Account

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
22/08/23 to current	£1-£9,999	1.45 %	1.44%	1.45%
	£10,000-£49,999	1.50%	1.49%	1.50%
	£50,000+	1.80%	1.79%	1.80%
20/07/23 to 21/08/23	£1-£9,999	1.15%	1.14%	1.15%
	£10,000-£49,999	1.25%	1.24%	1.25%
	£50,000+	1.65%	1.64%	1.65%
31/05/23 to 19/07/23	£1-£9,999	0.95%	0.95%	0.95%
	£10,000-£49,999	1.05%	1.04%	1.05%
	£50,000+	1.30%	1.29%	1.30%
27/04/23 to 30/05/23	£1-£9,999	0.90%	0.90%	0.90%
	£10,000-£49,999	1.00%	1.00%	1.00%
	£50,000+	1.05%	1.05%	1.05%
24/02/23 to 26/04/23	£1-£9,999	0.70%	0.70%	0.70%
	£10,000-£49,999	0.80%	0.80%	0.80%
	£50,000+	0.85%	0.85%	0.85%
01/02/23 to 23/02/23	£1-£9,999	0.65%	0.65%	0.65%
	£10,000-£49,999	0.70%	0.70%	0.70%
	£50,000+	0.75%	0.75%	0.75%
29/11/22 to 31/01/23	£1+	0.50%	0.50%	0.50%

Interest rates are variable

## ISA Saver

Rates valid from	Balance	Annual	Monthly	
		Tax free/AER	Tax free	AER
22/08/23 to current	£1-£9,999	1.45%	1.44%	1.45%
	£10,000-£49,999	1.50%	1.49%	1.50%
	£50,000+	1.80%	1.79%	1.80%
20/07/23 to 21/08/23	£1-£9,999	1.15%	1.14%	1.15%
	£10,000-£49,999	1.25%	1.24%	1.25%
	£50,000+	1.65%	1.64%	1.65%

## ISA Saver continued

Rates valid from	Balance	Annual	Monthly	
		Tax free/AER	Tax free	AER
31/05/23 to 19/07/23	£1-£9,999	0.95%	0.95%	0.95%
	£10,000-£49,999	1.05%	1.04%	1.05%
	£50,000+	1.30%	1.29%	1.30%
27/04/23 to 30/05/23	£1-£9,999	0.90%	0.90%	0.90%
	£10,000-£49,999	1.00%	1.00%	1.00%
	£50,000+	1.05%	1.05%	1.05%
24/02/23 to 26/04/23	£1-£9,999	0.70%	0.70%	0.70%
	£10,000-£49,999	0.80%	0.80%	0.80%
	£50,000+	0.85%	0.85%	0.85%
01/02/23 to 23/02/23	£1-£9,999	0.65%	0.65%	0.65%
	£10,000-£49,999	0.70%	0.70%	0.70%
	£50,000+	0.75%	0.75%	0.75%
29/11/22 to 31/01/23	£1+	0.50%	0.50%	0.50%

Interest rates are variable

## Matured Funds

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
22/08/23	£1+	1.45%	1.44%	1.45%
08/08/23 to 21/08/23	£1+	1.00%	1.00%	1.00%
05/11/13 to 07/08/23	£1+	0.25%	0.25%	0.25%

## Liquid Gold

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1+	1.30%

## Saver Reward

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1+	1.30%

## Save4it

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1-£5,000	1.45%
	£5,000+	1.30%

## Bonus Gold

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1+	1.30%

## Extra Income Saver

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1	1.30%

## Instant Saver

Rates valid from	Balance	Annual Gross/AER
22/08/23 to current	£1-£9,999	1.45%
	£10,000-£49,999	1.50%
	£50,000+	1.80%
20/07/23 to 21/08/23	£1-£9,999	1.15%
	£10,000-£49,999	1.25%
	£50,000+	1.65%
31/05/23 to 19/07/23	£1-£9,999	0.95%
	£10,000-£49,999	1.05%
	£50,000+	1.30%
27/04/23 to 30/05/23	£1-£9,999	0.90%
	£10,000-£49,999	1.00%
	£50,000+	1.05%
24/02/23 to 26/04/23	£1-£9,999	0.70%
	£10,000-£49,999	0.80%
	£50,000+	0.85%
01/02/23 to 23/02/23	£1-£9,999	0.65%
	£10,000-£49,999	0.70%
	£50,000+	0.75%
29/11/22 to 31/01/23	£1+	0.55%

## Instant ISA Saver

Rates valid from	Balance	Annual Tax Free/AER
22/08/23 to current	£1-£9,999	1.45%
	£10,000-£49,999	1.50%
	£50,000+	1.80%

## Instant ISA Saver (continued)

Rates valid from	Balance	Annual Tax Free/AER
20/07/23 to 21/08/23	£1-£9,999	1.15%
	£10,000-£49,999	1.25%
	£50,000+	1.65%
31/05/23 to 19/07/23	£1-£9,999	0.95%
	£10,000-£49,999	1.05%
	£50,000+	1.30%
27/04/23 to 30/05/23	£1-£9,999	0.90%
	£10,000-£49,999	1.00%
	£50,000+	1.05%
24/02/23 to 26/04/23	£1-£9,999	0.70%
	£10,000-£49,999	0.80%
	£50,000+	0.85%
01/02/23 to 23/02/23	£1-£9,999	0.65%
	£10,000-£49,999	0.70%
	£50,000+	0.75%
29/11/22 to 31/01/23	£1+	0.55%

## Variable ISA Saver

Rates valid from	Balance	Annual Gross/AER
22/08/2023	£1+	1.30%

## 60 Day Gold

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1+	1.30%

## Monthly Saver

Rates valid from	Balance	Annual Gross/AER
22/08/23	£1+	1.30%

## AER

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

## Gross rate

Gross rate means we will not automatically deduct tax 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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Rates correct as of August 2023.

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