

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
14/07/2020	£1+	0.01%	0.01%	0.01%

Interest rates are variable

Fixed Rate Bond – 1 Year

Accounts opened between	Balance	Annual	Monthly		
		Gross/AER	Gross	AER	Eligibility criteria
10/04/2018 – 30/04/2018	£1+	0.40%	0.40%	0.40%	N/A
	£1+ Rate 1	0.45%	0.45%	0.45%	You hold a Bank of Scotland personal current account with Vantage.
12/09/2017 – 09/04/2018	£1+	0.40%	0.40%	0.40%	N/A

Fixed Rate Bond – 3 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
01/03/2016 – 11/07/2016	£1+	1.15%	1.14%	1.15%
08/12/2015 – 29/02/2016	£1+	1.40%	1.39%	1.40%
06/10/2015 – 07/12/2015	£1+	1.75%	1.74%	1.75%
21/07/2015 – 05/10/2015	£1+	2.00%	1.98%	2.00%
28/04/2015 – 20/07/2015	£1+	1.40%	1.39%	1.40%
03/02/2015 – 27/04/2015	£1+	1.55%	1.54%	1.55%
09/12/2014 – 02/02/2015	£1+	1.70%	1.69%	1.70%

Fixed Rate Bond – 4 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
26/11/2013 – 22/09/2014	£1+	2.00%	1.98%	2.00%

Fixed Rate Bond – 5 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
12/11/2013 – 22/09/2014	£1+	2.35%	2.33%	2.35%
08/10/2013 – 11/11/2013	£1+	2.50%	2.47%	2.50%
09/07/2013 – 07/10/2013	£1+	2.35%	2.33%	2.35%

ISA Saver

Rates valid from	Balance	Annual	Monthly	
		Tax free/AER	Tax free	AER
16/09/2021	£1+	0.01%	0.01%	0.01%

Interest rates are variable

Fixed Rate Cash ISA – 1 Year

Accounts opened between	Balance	Annual	Monthly	
		Tax free/AER	Tax free	AER
04/10/2016 – 20/03/2017	£1+	0.50%	0.50%	0.50%

Fixed Rate Cash ISA – 3 Year

Accounts opened between	Balance	Annual	Monthly	
		Tax Free/AER	Tax Free	AER
08/12/2015 – 11/07/2016	£1+	1.40%	1.39%	1.40%
27/10/2015 – 07/12/2015	£1+	1.75%	1.74%	1.75%
21/07/2015 – 26/10/2015	£1+	2.00%	1.98%	2.00%
12/05/2015 – 20/07/2015	£1+	1.50%	1.49%	1.50%
06/01/2015 – 11/05/2015	£1+	1.70%	1.69%	1.70%

Fixed Rate Cash ISA – 4 Year

Accounts opened between	Balance	Annual	Monthly	
		Tax Free/AER	Tax Free	AER
13/05/2014 – 22/09/2014	£1+	2.00%	1.98%	2.00%
04/03/2014 – 12/05/2014	£1+	2.15%	2.13%	2.15%
03/03/2014 – 03/03/2014	£1+	2.00%	1.98%	2.00%
26/11/2013 – 02/03/2014	£1+	2.00%	–	–

Matured Funds

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
05/11/2013	£1+	0.25%	0.25%	0.25%

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.

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). If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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.

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Rates correct as of 16 September 2021.

1/4521095-7 (16/9/21)

