

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 Gross/AER	Monthly Gross	AER
01/12/2017	£1+	0.20%	0.20%	0.20%

Interest rates are variable

Fixed Rate Bond – 1 Year

Accounts opened between	Balance	Annual Gross/AER	Monthly 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 Gross/AER	Monthly 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 Gross/AER	Monthly 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
31/08/2018	£1+	0.35%	0.35%	0.35%

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%

Young Saver

Accounts opened between	Balance	Quarterly	
		Gross	AER
23/08/2016 – 14/04/2018	£20,000+	0.25%	0.25%
	Under £20,000	1.99%	2.00%
21/04/2013 – 22/08/2016	£20,001+	0.25%	0.25%
	Under £20,001	1.99%	2.00%

AER

AER means Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded each year and allows you to easily compare different offers.

Gross rate

Gross rate means that we will not deduct tax automatically from your interest. You are responsible for paying any tax due to HM Revenue & Customs.

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 ask in branch.

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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 correct as of 31 August 2018.

1/4521095-7 (31/08/18)

