



Savings accounts no longer available to new customers - rates correct as at 24th April 2017

To see our range of savings accounts currently available go to postoffice.co.uk/savings-accounts/interest-rates

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Savings in Post Office Money cash ISAs are deposited with Bank of Ireland UK
All other Post Office Money savings accounts are provided by Bank of Ireland UK

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Cash ISA

All rates tax-free/AER

Tax Year	Available Until	Underlying Rate	Bonus Rate	Headline Rate/AER
2016/17	05/04/17	0.25%	N/A	0.25%

NB – SVR Cash ISA offers a 12 month bonus for each new tax year subscription.

The bonus for 2016/17 new tax year subscription is 0.65% tax-free/AER

Interest is variable, calculated daily and paid annually in March

Easy Saver

All rates gross/AER

Issue	Available Until	Underlying Rate	Bonus Rate	Headline Rate
Issues 1 – 4	06/03/16	0.10%	Off Bonus	0.10%
Issue 5	04/09/16	0.10%	0.55%	0.65%
Issue 6	03/11/16	0.10%	0.15%	0.25%

Interest is variable, calculated daily and paid on the anniversary of account opening (or nearest business day)

Fixed Rate Cash ISA Loyalty

All rates are tax-free/AER

Issue	Available Until	1 year	2 year	3 year
Issue 1	02/02/17	0.96%	0.96%	0.96%

Interest is fixed, calculated daily and paid on the anniversary of account opening

Fixed Rate Cash ISA

All rates are tax-free/AER

Issue	Available Until	1 year	2 year	3 year
Issue 12	11/09/14	1.50%	1.75%	1.90%
Issue 13	18/12/14	1.70%	1.95%	2.10%
Issue 14	02/04/15	1.55%	1.95%	2.10%
Issue 15	20/09/15	1.60%	1.80%	1.90%
Issue 16	10/01/16	1.66%	1.86%	1.96%
Issue 17	16/02/16	1.40%	1.55%	1.75%
Issue 18	05/04/16	1.40%	1.50%	1.70%
Issue 19	28/07/16	1.10%	1.18%	N/A
Issue 20	02/02/17	0.95%	N/A	N/A

Interest is fixed, calculated daily and paid on the anniversary of account opening

Growth Bond

All rates gross/AER

Issue	Available Until	1 year	2 year	3 year
Issue 22	11/09/14	1.60%	1.85%	2.00%
Issue 23	18/12/14	1.80%	2.05%	2.20%
Issue 24	06/04/15	1.70%	2.05%	2.30%
Issue 25	02/08/15	1.65%	1.95%	2.10%
Issue 26	20/09/15	1.76%	1.95%	2.10%
Issue 27	10/12/15	1.92%	2.01%	2.10%
Issue 28	16/02/16	1.67%	1.80%	2.01%
Issue 29	05/04/16	1.50%	1.65%	1.80%
Issue 30	23/05/16	1.20%	1.25%	1.35%
Issue 31	28/07/16	1.06%	1.20%	1.30%
Issue 32	02/02/17	0.95%	N/A	N/A
Issue 33	05/04/17	0.95%	1.05%	1.10%

Interest is fixed, calculated daily and paid on the anniversary of account opening

Instant Saver

All rates gross/AER

Issue	Available Until	Underlying Rate	Bonus Rate	Headline Rate
Issues 1 - 7	05/04/16	0.10%	Off Bonus	0.10%
Issue 8	21/08/16	0.10%	0.70%	0.80%
Issue 9	02/02/17	0.10%	0.45%	0.55%

Interest is variable, calculated daily and paid annually in March

Loyalty Bond

All rates gross/AER

Issue	Available Until	Term	Rate
Issue 28	03/01/16	18 month	1.78%
Issue 29	31/01/16	1 year	1.72%
Issue 30	16/02/16	15 month	1.72%
Issue 31	21/03/16	1 year	1.53%
Issue 32	05/04/16	15 month	1.57%
Issue 33	23/05/16	15 month	1.23%
Issue 34	09/06/16	1 year	1.07%
Issue 35	23/06/16	1 year	1.10%
Issue 36	03/07/16	1 year	1.15%
Issue 37	11/07/16	1 year	1.07%
Issue 38	11/09/16	1 year	0.96%
Issue 39	03/10/16	15 month	0.96%
Issue 40	18/10/16	1 year	0.96%
Issue 41	25/11/16	1 year	1.00%
Issue 42	12/01/17	18 month	0.96%
Issue 43	19/03/17	1 year	1.00%
Issue 44	N/A	N/A	N/A
Issue 45	06/04/17	1 year	1.01%

Interest is fixed, calculated daily and paid when your bond matures

Online Bond

All rates gross/AER

Issue	Interest Type	1 Year	2 Year	3 Year
Issue 11 until 12/09/14	Annual	1.61%	1.86%	2.01%
	Monthly	1.51% / 1.61%	1.84% / 1.86%	1.99% / 2.01%
Issue 12 until 18/12/14	Annual	1.81%	2.06%	2.21%
	Monthly	1.79% / 1.81%	2.04% / 2.06%	2.18% / 2.21%
Issue 13 until 13/02/15	Annual	1.71%	2.06%	2.31%
	Monthly	1.69% / 1.71%	2.04% / 2.06%	2.28% / 2.31%
Issue 14 until 26/07/15	Annual	1.66%	1.96%	2.11%
	Monthly	1.64% / 1.66%	1.94% / 1.96%	2.08% / 2.11%
Issue 15 until 17/09/15	Annual	1.77%	1.96%	2.11%
	Monthly	1.75% / 1.77%	1.94% / 1.96%	2.08% / 2.11%
Issue 16 until 17/09/15	Annual	1.78%	1.96%	2.11%
	Monthly	1.76% / 1.78%	1.94% / 1.96%	2.08% / 2.11%
Issue 17 until 28/09/15	Annual	1.93%	2.02%	2.11%
	Monthly	1.91% / 1.93%	2.00% / 2.02%	2.08% / 2.11%
Issue 18 until 28/09/15	Annual	1.97%	2.02%	2.11%
	Monthly	1.95% / 1.97%	2.00% / 2.02%	2.08% / 2.11%
Issue 19 until 11/11/15	Annual	2.01%	2.31%	2.33%
	Monthly	1.99% / 2.01%	2.28% / 2.31%	2.30% / 2.33%
Issue 20 until 02/12/15	Annual	2.03%	2.31%	2.33%
	Monthly	2.01% / 2.03%	2.28% / 2.31%	2.30% / 2.33%
Issue 21 until 02/12/15	Annual	1.92%	2.01%	2.10%
	Monthly	1.90% / 1.92%	1.99% / 2.01%	2.08% / 2.10%
Issue 22 until 10/01/16	Annual	1.78%	2.15%	2.28%
	Monthly	1.76% / 1.78%	2.12% / 2.15%	2.25% / 2.28%
Issue 23 until 10/01/16	Annual	1.78%	2.01%	2.10%
	Monthly	1.76% / 1.78%	1.99% / 2.01%	2.08% / 2.10%
Issue 24 until 11/02/16	Annual	1.80%	2.01%	2.10%
	Monthly	1.78% / 1.80%	1.99% / 2.01%	2.08% / 2.10%

Online Bond continued...

All rates gross/AER

Issue	Interest Type	1 Year	2 Year	3 Year
Issue 25 until 11/02/16	Annual	1.78%	1.90%	2.08%
	Monthly	1.76% / 1.78%	1.88% / 1.90%	2.06% / 2.08%
Issue 26 until 10/04/16	Annual	1.60%	1.75%	1.90%
	Monthly	1.58% / 1.60%	1.73% / 1.75%	1.88% / 1.90%
Issue 27 until 03/03/16	Annual	1.55%	1.70%	1.85%
	Monthly	1.53% / 1.55%	1.68% / 1.70%	1.83% / 1.85%
Issue 28 until 23/05/16	Annual	1.25%	1.30%	1.40%
	Monthly	1.24% / 1.25%	1.29% / 1.30%	1.39% / 1.40%
Issue 29 until 23/05/16	Annual	1.25%	1.30%	1.40%
	Monthly	1.24% / 1.25%	1.29% / 1.30%	1.39% / 1.40%
Issue 30 until 27/07/16	Annual	1.06%	1.20%	1.30%
	Monthly	1.05% / 1.06%	1.19% / 1.20%	1.29% / 1.30%
Issue 31 until 27/07/16	Annual	1.06%	1.20%	1.30%
	Monthly	1.05% / 1.06%	1.19% / 1.20%	1.29% / 1.30%
Issue 32 until 23/10/16	Annual	0.96%	N/A	N/A
	Monthly	0.95% / 0.96%	N/A	N/A
Issue 33 until 26/01/17	Annual	0.95%	N/A	N/A
	Monthly	0.94% / 0.95%	N/A	N/A
Issue 34 until 26/01/17	Annual	1.00%	N/A	N/A
	Monthly	0.99% / 1.00%	N/A	N/A
Issue 35 until 22/03/17	Annual	1.10%	1.20%	1.25%
	Monthly	1.09% / 1.10%	1.19% / 1.20%	1.24% / 1.25%
Issue 36 until 22/03/17	Annual	1.11%	1.21%	1.26%
	Monthly	1.10% / 1.11%	1.20% / 1.21%	1.25% / 1.26%
Issue 37 until 12/04/17	Annual	1.25%	1.30%	1.35%
	Monthly	1.24% / 1.25%	1.29% / 1.30%	1.34% / 1.35%
Issue 38 until 12/04/17	Annual	1.26%	1.31%	1.36%
	Monthly	1.25% / 1.26%	1.30% / 1.31%	1.35% / 1.36%

Interest is paid on either the monthly or annual anniversary of the account opening or the closest business day (depending on the interest payment option chosen)

Online Easy Saver

All rates gross/AER

Issue	Available Until	Underlying Rate	Bonus Rate	Headline Rate
Issues 1 - 4	02/03/16	0.10%	Off Bonus	0.10%
Issue 5	04/09/16	0.10%	0.55%	0.65%
Issue 6	03/11/16	0.10%	0.15%	0.25%

Interest is variable, calculated daily and paid on the anniversary of account opening (or nearest business day)

Online ISA – Easy Access

All rates tax-free/AER

Issue	Available Until	Underlying Rate	Bonus Rate	Headline Rate/AER
Issues 1 - 5	23/03/16	0.25%	Off Bonus	0.25%
Issue 6	09/06/16	0.25%	0.45%	0.70%
Issue 7	15/08/16	0.25%	0.75%	1.00%
Issue 8	26/01/17	0.25%	0.60%	0.85%
Issue 9	12/04/17	0.25%	0.65%	0.90%

Interest is variable, calculated daily and paid annually in March

Online ISA – Holding Account

All rates tax-free/AER

Issue	Interest Type	Available From	Available To	Headline Rate/AER
Issue 1	Annual	16/02/15	04/09/16	0.65%

Interest is variable, calculated daily and paid annually in March

Online ISA – Fixed Rate

All rates are tax-free/AER

Issue	Available Until	1 year	2 year
Issue 2	17/09/15	1.61%	1.81%
Issue 3	10/01/16	1.67%	1.87%
Issue 4	11/02/16	1.45%	1.60%
Issue 5	23/03/16	1.45%	1.55%
Issue 6	27/07/16	1.15%	1.20%
Issue 7	26/01/17	0.95%	N/A

Interest is fixed, calculated daily and paid on the anniversary of product opening

Online Loyalty Saver

Online Notice Saver

All rates gross/AER

Issue	Interest Type	Underlying Rate	Bonus Rate	Headline Rate/AER
Issue 1	Annual	0.25%	0.70%	0.95%
until 10/04/16	Monthly	0.24% / 0.25%	0.69%	0.94% / 0.95%

Interest is variable calculated daily and paid between 20 and 25 March each year for annual interest or on the first business day of each month for monthly interest

Online Reserve

All rates gross/AER

Issue	Available Until	Underlying Rate	Bonus Rate	Headline Rate/AER
Issues 1 - 4	01/02/14	0.25%	Off Bonus	0.25%

Interest is variable, calculated daily and paid between 20 and 25 March each year for annual interest or on the first business day of each month for monthly interest

Online Saver

All rates gross/AER

Issue	Interest Type	Underlying Rate	Bonus Rate	Headline Rate
Issues 1 - 19	Annual	0.25%	Off Bonus	0.25%
until 04/03/16	Monthly	0.24% / 0.25%	Off Bonus	0.24% / 0.25%
Issue 20	Annual	0.25%	0.35%	0.60%
until 09/06/16	Monthly	0.24% / 0.25%	0.34%	0.59% / 0.60%
Issue 21	Annual	0.25%	0.65%	0.90%
until 15/08/16	Monthly	0.24% / 0.25%	0.64%	0.89% / 0.90%
Issue 22	Annual	0.25%	0.65%	0.90%
until 04/01/17	Monthly	0.24% / 0.25%	0.64%	0.89% / 0.90%
Issue 23	Annual	0.25%	0.76%	1.01%
until 22/03/17	Monthly	0.24% / 0.25%	0.75%	1.00% / 1.01%

Interest is variable, calculated daily and paid between 20 and 25 March each year for annual interest or on the first business day of each month for monthly interest

Premier Cash ISA

All rates tax-free/AER

Issue	Available Until	Underlying Rate	Bonus Rate	Headline Rate/AER
Issues 1 - 9	20/09/15	0.25%	Off Bonus	0.25%
Issue 10	10/01/16	0.25%	0.85%	1.10%
Issue 11	05/04/16	0.25%	0.75%	1.00%
Issue 12	21/08/16	0.25%	0.30%	0.55%
Issue 13	02/02/17	0.25%	0.45%	0.70%

Interest is variable, calculated daily and paid annually in March

Reward Saver

All rates gross/AER

Issue	Interest Type	Underlying Rate	Bonus Rate	Headline Rate
Issues 1 - 10 until 10/01/16	Annual	0.25%	Off Bonus	0.25%
	Monthly	0.24% / 0.25%	Off Bonus	0.24% / 0.25%
Issue 11 until 05/04/16	Annual	0.25%	0.60%	0.85%
	Monthly	0.24% / 0.25%	0.59%	0.84% / 0.85%
Issue 12 until 23/05/16	Annual	0.25%	0.40%	0.65%
	Monthly	0.24% / 0.25%	0.39%	0.64% / 0.65%
Issue 13 until 21/08/16	Annual	0.25%	0.30%	0.55%
	Monthly	0.24% / 0.25%	0.29%	0.45% / 0.55%
Issue 14 until 02/02/17	Annual	0.25%	0.45%	0.70%
	Monthly	0.24% / 0.25%	0.44%	0.69% / 0.70%

Interest is variable, calculated daily and paid on the anniversary of account opening (or closest business day) for annual interest or on the closest business day each month linked to the date of account opening for monthly interest