

## Savings accounts no longer available to new customers – rates correct as at 18<sup>th</sup> January 2019

To see our range of savings accounts currently available and latest rates go to [www.postoffice.co.uk/savings-accounts/interest-rates](http://www.postoffice.co.uk/savings-accounts/interest-rates)

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**Post Office Money ISAs are provided by OneFamily. 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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## GUIDANCE ON ISSUE NUMBER

Our accounts come in limited edition issues, each with their own interest rate. You can find your issue number in the following ways:

- On your confirmation of deposit correspondence
- On your annual statement (if applicable)
- Log in to your online account and navigate to the accounts summary page
- Call us on 0345 602 3409\*

## FIXED RATE PRODUCTS

### Fixed Rate Cash ISA

All Rates are tax-free/AER<sup>^</sup>

Issue	1 year	2 year	3 year
14	1.55%	1.95%	2.10%
15	1.60%	1.80%	1.90%
16	1.66%	1.86%	1.96%
17	1.40%	1.55%	1.75%
18	1.40%	1.50%	1.70%
19	1.10%	1.18%	N/A
20	0.95%	N/A	N/A
21	0.85%	0.90%	N/A
22	0.70%	0.75%	N/A

Interest is fixed, calculated daily and paid on the anniversary of account opening. Previous issues not listed have all matured.

<sup>^</sup> AER: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.  
<sup>\*\*</sup> Gross: Gross rates do not take into account deductions of income tax.

## Growth Bond

All Rates are gross\*\*/AER^

Issue	1 year	2 year	3 year
24	1.70%	2.05%	2.30%
25	1.65%	1.95%	2.10%
26	1.76%	1.95%	2.10%
27	1.92%	2.01%	2.10%
28	1.67%	1.80%	2.01%
29	1.50%	1.65%	1.80%
30	1.20%	1.25%	1.35%
31	1.06%	1.20%	1.30%
32	0.95%	N/A	N/A
33	0.95%	1.05%	1.10%
34	1.00%	1.05%	1.10%
35	0.95%	1.00%	1.05%
36	1.20%	1.35%	1.50%

Interest is fixed, calculated daily and paid when your bond matures. Previous issues not listed have all matured.

## Online Bond

All Rates are gross\*\*/AER^

Issue/Interest Frequency	1 Year	2 Year	3 Year
14 – Annual	1.66%	1.96%	2.11%
14 – Monthly	1.64% / 1.66%	1.94% / 1.96%	2.08% / 2.11%
15 – Annual	1.77%	1.96%	2.11%
15 – Monthly	1.75% / 1.77%	1.94% / 1.96%	2.08% / 2.11%
16 – Annual	1.78%	1.96%	2.11%
16 – Monthly	1.76% / 1.78%	1.94% / 1.96%	2.08% / 2.11%
17 – Annual	1.93%	2.02%	2.11%
17 – Monthly	1.91% / 1.93%	2.00% / 2.02%	2.08% / 2.11%

^ 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 rates do not take into account deductions of income tax.

## Online Bond continued...

<b>Issue/Interest Frequency</b>	<b>1 Year</b>	<b>2 Year</b>	<b>3 Year</b>
<b>18 – Annual</b>	<b>1.97%</b>	<b>2.02%</b>	<b>2.11%</b>
<b>18 – Monthly</b>	<b>1.95% / 1.97%</b>	<b>2.00% / 2.02%</b>	<b>2.08% / 2.11%</b>
<b>19 – Annual</b>	<b>2.01%</b>	<b>2.31%</b>	<b>2.33%</b>
<b>19 – Monthly</b>	<b>1.99% / 2.01%</b>	<b>2.28% / 2.31%</b>	<b>2.30% / 2.33%</b>
<b>20 – Annual</b>	<b>2.03%</b>	<b>2.31%</b>	<b>2.33%</b>
<b>20 – Monthly</b>	<b>2.01% / 2.03%</b>	<b>2.28% / 2.31%</b>	<b>2.30% / 2.33%</b>
<b>21 – Annual</b>	<b>1.92%</b>	<b>2.01%</b>	<b>2.10%</b>
<b>21 – Monthly</b>	<b>1.90% / 1.92%</b>	<b>1.99% / 2.01%</b>	<b>2.08% / 2.10%</b>
<b>22 – Annual</b>	<b>1.78%</b>	<b>2.15%</b>	<b>2.28%</b>
<b>22 – Monthly</b>	<b>1.76% / 1.78%</b>	<b>2.12% / 2.15%</b>	<b>2.25% / 2.28%</b>
<b>23 – Annual</b>	<b>1.78%</b>	<b>2.01%</b>	<b>2.10%</b>
<b>23 – Monthly</b>	<b>1.76% / 1.78%</b>	<b>1.99% / 2.01%</b>	<b>2.08% / 2.10%</b>
<b>24 – Annual</b>	<b>1.80%</b>	<b>2.01%</b>	<b>2.10%</b>
<b>24 – Monthly</b>	<b>1.78% / 1.80%</b>	<b>1.99% / 2.01%</b>	<b>2.08% / 2.10%</b>
<b>25 – Annual</b>	<b>1.78%</b>	<b>1.90%</b>	<b>2.08%</b>
<b>25 – Monthly</b>	<b>1.76% / 1.78%</b>	<b>1.88% / 1.90%</b>	<b>2.06% / 2.08%</b>
<b>26 – Annual</b>	<b>1.60%</b>	<b>1.75%</b>	<b>1.90%</b>
<b>26 – Monthly</b>	<b>1.58% / 1.60%</b>	<b>1.73% / 1.75%</b>	<b>1.88% / 1.90%</b>
<b>27 – Annual</b>	<b>1.55%</b>	<b>1.70%</b>	<b>1.85%</b>
<b>27 – Monthly</b>	<b>1.53% / 1.55%</b>	<b>1.68% / 1.70%</b>	<b>1.83% / 1.85%</b>
<b>28 – Annual</b>	<b>1.25%</b>	<b>1.30%</b>	<b>1.40%</b>
<b>28 – Monthly</b>	<b>1.24% / 1.25%</b>	<b>1.29% / 1.30%</b>	<b>1.39% / 1.40%</b>
<b>29 – Annual</b>	<b>1.25%</b>	<b>1.30%</b>	<b>1.40%</b>
<b>29 – Monthly</b>	<b>1.24% / 1.25%</b>	<b>1.29% / 1.30%</b>	<b>1.39% / 1.40%</b>
<b>30 – Annual</b>	<b>1.06%</b>	<b>1.20%</b>	<b>1.30%</b>
<b>30 – Monthly</b>	<b>1.05% / 1.06%</b>	<b>1.19% / 1.20%</b>	<b>1.29% / 1.30%</b>
<b>31 – Annual</b>	<b>1.06%</b>	<b>1.20%</b>	<b>1.30%</b>
<b>31 – Monthly</b>	<b>1.05% / 1.06%</b>	<b>1.19% / 1.20%</b>	<b>1.29% / 1.30%</b>

## Online Bond continued...

Issue/Interest Frequency	1 Year	2 Year	3 Year
32 – Annual	0.96%	N/A	N/A
32 – Monthly	0.95% / 0.96%	N/A	N/A
33 – Annual	0.95%	N/A	N/A
33 – Monthly	0.94% / 0.95%	N/A	N/A
34 – Annual	1.00%	N/A	N/A
34 – Monthly	0.99% / 1.00%	N/A	N/A
35 – Annual	1.10%	N/A	N/A
35 – Monthly	1.09% / 1.10%	N/A	N/A
36 – Annual	1.11%	1.21%	1.26%
36 – Monthly	1.10% / 1.11%	1.20% / 1.21%	1.25% / 1.26%
37 – Annual	1.25%	1.30%	1.35%
37 – Monthly	1.24% / 1.25%	1.29% / 1.30%	1.34% / 1.35%
38 – Annual	1.26%	1.31%	1.36%
38 – Monthly	1.25% / 1.26%	1.30% / 1.31%	1.35% / 1.36%
39 – Annual	1.36%	1.41%	1.46%
39 – Monthly	1.35% / 1.36%	1.40% / 1.41%	1.45% / 1.46%
40 – Annual	1.37%	1.42%	1.47%
40 – Monthly	1.36% / 1.37%	1.41% / 1.42%	1.46% / 1.47%
41 – Annual	1.78%	1.91%	2.06%
41 – Monthly	1.76% / 1.78%	1.89% / 1.91%	2.04% / 2.06%
42 – Annual	1.79%	1.92%	2.07%
42 – Monthly	1.77% / 1.79%	1.90% / 1.92%	2.05% / 2.07%
43 – Annual	1.50%	1.70%	1.90%
43 – Monthly	1.48% / 1.50%	1.68% / 1.70%	1.88% / 1.90%
44 – Annual	1.51%	1.71%	1.91%
44 – Monthly	1.49% / 1.51%	1.69% / 1.71%	1.89% / 1.91%
45 – Annual	1.70%	1.90%	2.10%
45 – Monthly	1.68% / 1.70%	1.88%/1.90%	2.08%/2.10%

## Online Bond continued...

Issue/Interest Frequency	1 Year	2 Year	3 Year
46 - Annual	1.71%	1.91%	2.11%
46 - Monthly	1.69% / 1.71%	1.89%/1.91%	2.08%/2.11%
47 - Annual	1.90%	2.10%	2.30%
47 - Monthly	1.88% / 1.90%	2.08%/2.10%	2.27%/2.30%
48 - Annual	1.91%	2.11%	2.31%
48 - Monthly	1.89% / 1.91%	2.08%/2.11%	2.28%/2.31%

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). Previous issues not listed have all matured.

## Online ISA – Fixed Rate

All Rates are tax-free/AER<sup>^</sup>

Issue	1 year	2 year
6	1.15%	1.20%
7	0.95%	N/A
8	0.90%	N/A
9	0.70%	N/A
10	1.35%	1.45%
11	1.45%	1.60%
12	1.30%	1.50%
13	1.40%	1.60%
14	1.55%	1.75%

Interest is fixed, calculated daily and paid on the anniversary of product opening. Previous issues not listed have all matured.

<sup>^</sup> AER: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.  
<sup>\*\*</sup> Gross: Gross rates do not take into account deductions of income tax.

# VARIABLE RATE PRODUCTS

## Instant Saver

All rates are gross\*\*/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 10	0.10%	N/A	0.10%

Interest is variable, calculated daily and paid annually in March

## Online ISA Easy Access

All rates are tax-free/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 9	0.50%	N/A	0.50%
10	0.25%	0.76%	1.01%
11	0.25%	0.82%	1.07%
12	0.25%	0.90%	1.15%
13	0.25%	0.97%	1.22%

Interest is variable, calculated daily and paid annually in March

## Online Saver

All rates are gross\*\*/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 24 - Annual	0.50%	N/A	0.50%
1 to 24 - Monthly	0.49% / 0.50%	N/A	0.49%/0.50%
25 - Annual	0.25%	0.86%	1.11%
25 - Monthly	0.24% / 0.25%	0.85%	1.10% / 1.11%
26 - Annual	0.25%	1.02%	1.27%
26 - Monthly	0.24%/0.25%	1.01%	1.26%/1.27%

^ 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 rates do not take into account deductions of income tax.

## Online Saver continued...

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
27 - Annual	0.25%	0.97%	1.22%
27 - Monthly	0.24%/0.25%	0.96%	1.21%/1.22%
28 - Annual	0.25%	1.05%	1.30%
28 - Monthly	0.24%/0.25%	1.04%	1.29% / 1.30%
29 - Annual	0.25%	0.80%	1.05%
29 - Monthly	0.24%/0.25%	0.79%	1.04%/1.05%
30 - Annual	0.25%	0.97%	1.22%
30 - Monthly	0.24%/0.25%	0.96%	1.21%/1.22%
31 - Annual	0.25%	1.08%	1.33%
31 - Monthly	0.24%/0.25%	1.07%	1.32%/1.33%
32 - Annual	0.25%	0.90%	1.15%
32 - Monthly	0.24% / 0.25%	0.89%	1.14% / 1.15%
33 - Annual	0.25%	1.13%	1.38%
33 - Monthly	0.24% / 0.25%	1.12%	1.37% / 1.38%
34 - Annual	0.25%	1.20%	1.45%
34 - Monthly	0.24% / 0.25%	1.19%	1.44% / 1.45%

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 are tax-free/AER<sup>^</sup>

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 14	0.50%	N/A	0.50%
15	0.25%	0.45%	0.70%

Interest is variable, calculated daily and paid annually in March



## Online ISA – Holding Account

All Rates are tax-free/AER<sup>^</sup>

Issue/Interest Frequency	Available Until	Rate
Annual	04/09/16	0.65%
Annual	20/09/17	0.25%

Interest is variable, calculated daily and paid annually in March

# MATURITY & EXISTING CUSTOMER ONLY PRODUCTS

## Reward Saver

All rates are gross\*\*/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 15 - Annual	0.50%	N/A	0.50%
1 to 15 - Monthly	0.49% / 0.50%	N/A	0.49% / 0.50%
16 - Annual	0.25%	0.50%	0.75%
16 - Monthly	0.24% / 0.25%	0.49%	0.74% / 0.75%

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

## Fixed Rate Cash ISA Loyalty

All Rates are tax-free/AER^

Issue	1 year	2 year	3 year
1	0.96%	0.96%	0.96%
2	0.90%	0.95%	0.98%

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

## Loyalty Bond

All Rates are gross\*\*/AER^

Issue	Term	Rate
42	18 month	0.96%
43	1 year	1.00%
44	N/A	N/A
45	1 year	1.01%
46	1 year	1.01%
	2 Year	1.06%
	3 Year	1.11%

## Loyalty Bond continued...

^ 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 rates do not take into account deductions of income tax.

Issue	Term	Rate
47	1 year	1.00%
	2 Year	1.05%
	3 Year	1.10%
48	1 year	1.25%
	2 Year	1.40%
	3 Year	1.55%

Interest is fixed, calculated daily and paid when your bond matures. Previous issues not listed have all matured.

## Online Reserve

All Rates are gross\*\* / AER^

Issue	Underlying Rate	Bonus Rate	Rate
1 to 4	0.50%	N/A	0.50%

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 Loyalty Saver

All Rates gross\*\* / AER^

Issue/Interest Frequency	Rate
1 - Annual	0.50%
1 - Monthly	0.49% / 0.50%
2 - Annual	0.70%
2 - Monthly	0.69% / 0.70%
3 - Annual	1.00%
3 - Monthly	0.99% / 1.00%

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 Notice Saver

All Rates are gross\*\*/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 3 - Annual	0.50%	N/A	0.50%
1 to 3 - Monthly	0.49% / 0.50%	N/A	0.49% / 0.50%

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

## Easy Saver

All rates are gross\*\*/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 3	0.25%	N/A	0.25%
4 to 7	0.10%	N/A	0.10%

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

## Online Easy Saver

All rates are gross\*\*/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 2	0.25%	N/A	0.25%
3 to 7	0.10%	N/A	0.10%

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