

Savings accounts no longer available to new customers – rates correct as at 25th July 2018

To see our range of savings accounts currently available and the latest rates applicable go to www.postoffice.co.uk/savings-accounts/interest-rates

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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

Issue	1 year	2 year	3 year
1	3.20%	N/A	N/A
2	3.00%	N/A	N/A
3	2.65%	3.10%	3.40%
4	2.90%	3.20%	3.60%
5	3.01%	3.45%	3.95%
6	3.20%	3.75%	4.00%
7	3.10%	3.60%	3.70%
8	3.10%	3.25%	3.50%
9	2.85%	3.00%	3.25%
10	1.90%	2.00%	2.10%
11	1.80%	2.25%	2.35%
12	1.50%	1.75%	1.90%
13	1.70%	1.95%	2.10%
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%

^ 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.

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

All Rates are tax-free/AER^

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

Growth Bond

All Rates are gross/AER^**

Issue	1 year	3 year	5 year
1	4.50%	5.00%	N/A
2	4.50%	4.25%	4.25%
3	4.65%	4.75%	4.85%
4	5.10%	5.10%	5.10%
5	5.70%	5.60%	5.50%
6	6.25%	6.00%	6.00%
6a	7.05%	6.00%	6.00%
7	6.75%	6.00%	6.00%
8	3.40%	3.40%	3.40%
9	3.85%	4.15%	4.30%
Issue	1 year	2 year	3 year
10	3.70%	4.25%	4.75%
11	3.30%	4.05%	4.40%
12	3.00%	3.70%	4.10%
13	2.65%	3.40%	3.75%
13a	2.90%	3.65%	4.00%
14	3.35%	3.80%	4.05%
15	3.41%	3.96%	4.21%

16	3.25%	3.75%	3.76%
17	3.25%	3.61%	3.70%
18	3.25%	3.51%	3.61%
19	2.95%	3.05%	3.25%
20	1.90%	2.00%	2.10%
21	1.80%	2.25%	2.35%
22	1.60%	1.85%	2.00
23	1.80%	2.05%	2.20%
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

Online Bond

All Rates are gross/AER^**

Issue/Interest Frequency	1 Year	2 Year	3 Year
1 – Annual	2.80%	N/A	N/A
1 – Monthly	2.76% / 2.80%	N/A	N/A

2 – Annual	3.00%	N/A	N/A
2 – Monthly	2.96% / 3.00%	N/A	N/A
3 – Annual	N/A	3.65%	4.00%
3 – Monthly	N/A	3.59% / 3.65%	3.93% / 4.00%
4 – Annual	3.35%	3.80%	4.05%
4 – Monthly	3.30% / 3.35%	3.74% / 3.80%	3.98% / 4.05%
5 – Annual	3.41%	3.96%	4.21%
5 – Monthly	3.36% / 3.41%	3.89% / 3.96%	4.13% / 4.21%
6 – Monthly	3.27%	3.77%	3.78%
6 – Monthly	3.22% / 3.27%	3.70% / 3.77%	3.71% / 3.78%
7 – Annual	3.27%	3.63%	3.72%
7 – Monthly	3.22% / 3.27%	3.57% / 3.63%	3.65% / 3.72%
8 – Annual	3.27%	3.53%	3.63%
8 – Monthly	3.22% / 3.27%	3.47% / 3.53%	3.57% / 3.63%
9 – Annual	1.99%	2.10%	2.20%
9 – Monthly	1.97% / 1.99%	2.08% / 2.10%	2.17% / 2.20%
10 – Annual	1.82%	2.27%	2.37%
10 – Monthly	1.80% / 1.82%	2.24% / 2.27%	2.34% / 2.37%
11 – Annual	1.61%	1.86%	2.01%
11 – Monthly	1.59% / 1.61%	1.84% / 1.86%	1.99% / 2.01%
12 – Monthly	1.79% / 1.81%	2.04% / 2.06%	2.18% / 2.21%
12 – Monthly	1.79% / 1.81%	2.04% / 2.06%	2.18% / 2.21%
13 – Annual	1.71%	2.06%	2.31%
13 – Monthly	1.69% / 1.71%	2.04% / 2.06%	2.28% / 2.31%
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%

Online Bond continued...

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

Online Bond continued...

Issue/Interest Frequency	1 Year	2 Year	3 Year
32 – Annual	1.06%	1.20%	1.30%
32 – Monthly	1.05% / 1.06%	1.19% / 1.20%	1.29% / 1.30%
33 – Annual	0.96%	N/A	N/A
33 – Monthly	0.95% / 0.96%	N/A	N/A
34 – Annual	0.95%	N/A	N/A
34 – Monthly	0.94% / 0.95%	N/A	N/A
34 – Annual	0.95%	N/A	N/A
34 – Monthly	0.94% / 0.95%	N/A	N/A
35 – Annual	1.00%	N/A	N/A
35 – Monthly	0.99% / 1.00%	N/A	N/A
36 – Annual	1.10%	1.20%	1.25%
36 – Monthly	1.09% / 1.10%	1.19% / 1.20%	1.24% / 1.25%
37 – Annual	1.11%	1.21%	1.26%
37 – Monthly	1.10% / 1.11%	1.20% / 1.21%	1.25% / 1.26%
38 – Annual	1.25%	1.30%	1.35%
38 – Monthly	1.24% / 1.25%	1.29% / 1.30%	1.34% / 1.35%
39 – Annual	1.26%	1.31%	1.36%
39 – Monthly	1.25% / 1.26%	1.30% / 1.31%	1.35% / 1.36%
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%

^ 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.

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 ISA – Fixed Rate

All Rates are tax-free/AER^

Issue	1 year	2 year
1	1.55%	1.95%
2	1.61%	1.81%
3	1.67%	1.87%
4	1.45%	1.60%
5	1.45%	1.55%
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%

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

^ 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.

VARIABLE RATE PRODUCTS

Instant Saver

All rates are gross**/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 7	0.10%	N/A	0.10%
8	0.10%	0.70%	0.80%
9	0.10%	0.45%	0.55%
10	0.10%	0.40%	0.50%

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 7	0.35%	N/A	0.35%
8	0.25%	0.60%	0.85%
9	0.25%	0.65%	0.90%
10	0.25%	0.76%	1.01%
11	0.25%	0.82%	1.07%
12	0.25%	0.90%	1.15%

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 21 - Annual	0.35%	N/A	0.35%
1 to 21 - Monthly	0.34% / 0.35%	N/A	0.34%/0.35%

^ 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.

22 – Annual	0.25%	0.65%	0.90%
22 - Monthly	0.24%/0.25%	0.64%	0.89%/0.90%
23- Annual	0.25%	0.76%	1.01%
23 – Monthly	0.24% / 0.25%	0.75%	1.00% / 1.01%
24 – Annual	0.25%	0.76%	1.01%
24 – Monthly	0.24% / 0.25%	0.75%	1.00% / 1.01%
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%
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%

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[^]

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 12	0.35%	N/A	0.35%
13	0.25%	0.45%	0.70%
14	0.25%	0.55%	0.80%

15

0.25%

0.45%

0.70%

Interest is variable, calculated daily and paid annually in March

Reward Saver

All rates are gross**/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 13 - Annual	0.35%	N/A	0.35%
1 to 13 - Monthly	0.34% / 0.35%	N/A	0.34% / 0.35%
14 - Annual	0.25%	0.45%	0.70%
14 - Monthly	0.24% / 0.25%	0.44%	0.69% / 0.70%
15 - Annual	0.25%	0.55%	0.80%
15 - Monthly	0.24%/0.25%	0.54%	0.79%/0.80%

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

Online ISA – Holding Account

All Rates are tax-free/AER^

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

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
1	1 year	3.45%
2	1 year	4.00%
3	1 year	3.75%
4	1 year	3.50%
5	1 year	3.35%
6	1 year	3.05%
7	1 year	2.85%
8	1 year	3.05%
9	1 year	3.35%
10	1 year	3.41%

11	1 year	3.43%
12	1 year	3.27%
13	1 year	1.92%
14	1 year	2.10%
15	1 year	1.92%
16	18 month	1.95%
17	1 year	1.85%
18	1 year	1.61%
19	18 month	1.80%
20	18 month	2.01%
21	1 year	1.82%
22	18 month	1.90%
23	1 year	1.71%
24	1 year	1.67%
25	1 year	1.78%
26	1 year	1.96%
27	15 month	1.78%
28	18 month	1.78%
29	1 year	1.72%
30	15 month	1.72%
31	1 year	1.53%
32	15 month	1.57%
33	15 month	1.23%
34	1 year	1.07%
35	1 year	1.10%
36	1 year	1.15%
37	1 year	1.07%
38	1 year	0.96%
39	15 month	0.96%

^ 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.

40	1 year	0.96%
41	1 year	1.00%
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%
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

Online Reserve

All Rates are gross**/AER^

Issue	Underlying Rate	Bonus Rate	Rate
1 to 4	0.35%	N/A	0.35%

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%

^ 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.

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	0.35%	N/A	0.35%
1 to 3 - Monthly	0.34% / 0.35%	N/A	0.34% / 0.35%

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 4	0.10%	N/A	0.10%
5	0.10%	0.55%	0.65%
6	0.10%	0.15%	0.25%
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 4	0.10%	N/A	0.10%
5	0.10%	0.55%	0.65%
6	0.10%	0.15%	0.25%
7	0.10%	N/A	0.10%

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