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

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GUIDANCE ON ISSUE NUMBERS

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
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
23	1.00%	1.15%	N/A
24	1.10%	1.15%	N/A
25	0.65%	0.70%	N/A
26	0.50%	0.55%	N/A
27	0.35%	0.40%	N/A
28	0.30%	0.35%	N/A
29	0.25%	0.30%	N/A
30	0.30%	0.35%	N/A

All Rates are tax-free/AER[^]

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

[^] 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.

Growth Bond

All Rates are gross** / AER^

Issue	1 year	2 year	3 year
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%
37	1.30%	1.50%	1.70%
38	1.40%	1.50%	1.70%
39	1.30%	1.35%	1.40%
40	1.20%	1.25%	1.30%
41	0.65%	0.70%	0.75%
42	0.50%	0.55%	0.60%
43	0.40%	0.45%	0.50%
44	0.35%	0.40%	0.45%
45	0.25%	0.30%	0.35%
46	0.45%	0.50%	0.55%

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

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** Gross: Gross rates do not take into account deductions of income tax.

Online Bond

All Rates are gross**/AER^

Issue/Interest Frequency	1 Year	2 Year	3 Year
45 - Annual	1.70%	1.90%	2.10%
45 - Monthly	1.68% / 1.70%	1.88%/1.90%	2.08%/2.10%
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%
49 - Annual	1.75%	1.85%	1.95%
49 - Monthly	1.73% / 1.75%	1.83%/1.85%	1.93%/1.95%
50 - Annual	1.76%	1.86%	1.96%
50 - Monthly	1.74% / 1.76%	1.84%/1.86%	1.94%/1.96%
51 - Annual	1.60%	1.70%	1.80%
51 - Monthly	1.58% / 1.60%	1.68%/1.70%	1.78%/1.80%
52 - Annual	1.61%	1.71%	1.81%
52 - Monthly	1.59% / 1.61%	1.69%/1.71%	1.79%/1.81%
53 - Annual	1.70%	1.80%	1.90%
53- Monthly	1.68% / 1.70%	1.78% / 1.80%	1.88% / 1.90%
54 - Annual	1.71%	1.81%	1.91%
54- Monthly	1.69% / 1.71%	1.79% / 1.81%	1.89% / 1.91%
55 - Annual	1.78%	1.84%	1.90%
55- Monthly	1.76% / 1.78%	1.82% / 1.84%	1.88% / 1.90%
56 - Annual	1.79%	1.85%	1.91%
56- Monthly	1.77% / 1.79%	1.83% / 1.85%	1.89% / 1.91%
57 - Annual	1.70%	1.75%	1.80%
57- Monthly	1.68% / 1.70%	1.73% / 1.75%	1.78% / 1.80%

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 ** Gross: Gross rates do not take into account deductions of income tax.

Issue/Interest Frequency	1 Year	2 Year	3 Year
58– Annual	1.71%	1.76%	1.81%
58– Monthly	1.69% / 1.71%	1.74% / 1.76%	1.79% / 1.81%
59 – Annual	1.54%	1.59%	1.64%
59– Monthly	1.52% / 1.54%	1.57% / 1.59%	1.62% / 1.64%
60 – Annual	1.55%	1.60%	1.65%
60– Monthly	1.53% / 1.55%	1.58% / 1.60%	1.63% / 1.65%
61 – Annual	1.41%	1.46%	1.51%
61– Monthly	1.40% / 1.41%	1.45% / 1.46%	1.49% / 1.51%
62 – Annual	1.42%	1.47%	1.52%
62– Monthly	1.41% / 1.42%	1.46% / 1.47%	1.50% / 1.52%
63 – Annual	1.35%	1.40%	1.45%
63– Monthly	1.34% / 1.35%	1.39% / 1.40%	1.44% / 1.45%
64 – Annual	1.36%	1.41%	1.46%
64– Monthly	1.35% / 1.36%	1.40% / 1.41%	1.45% / 1.46%
65 – Annual	0.70%	0.75%	0.80%
65– Monthly	0.69% / 0.70%	0.74% / 0.75%	0.79% / 0.80%
66 – Annual	0.71%	0.76%	0.81%
66– Monthly	0.70% / 0.71%	0.75% / 0.76%	0.80% / 0.81%
67 – Annual	0.65%	0.70%	0.75%
67– Monthly	0.64% / 0.65%	0.69% / 0.70%	0.74% / 0.75%
68 – Annual	0.66%	0.71%	0.76%
68– Monthly	0.65% / 0.66%	0.70% / 0.71%	0.75% / 0.76%
69 – Annual	0.50%	0.55%	0.60%
69– Monthly	0.49% / 0.50%	0.54% / 0.55%	0.59% / 0.60%
70 – Annual	0.51%	0.56%	0.61%
70– Monthly	0.50% / 0.51%	0.55% / 0.56%	0.60% / 0.61%
71 – Annual	0.35%	0.40%	0.45%
71– Monthly	0.34% / 0.35%	0.39% / 0.40%	0.44% / 0.45%

Issue/Interest Frequency	1 Year	2 Year	3 Year
72 – Annual	0.36%	0.41%	0.46%
72– Monthly	0.35% / 0.36%	0.40% / 0.41%	0.45% / 0.46%
73 – Annual	0.25%	0.30%	0.35%
73– Monthly	0.24% / 0.25%	0.29% / 0.30%	0.34% / 0.35%
74 – Annual	0.26%	0.31%	0.36%
74– Monthly	0.25% / 0.26%	0.30% / 0.31%	0.35% / 0.36%
75 – Annual	0.45%	0.50%	0.55%
75– Monthly	0.44% / 0.45%	0.49% / 0.50%	0.54% / 0.55%
76 – Annual	0.46%	0.51%	0.56%
76 – Monthly	0.45% / 0.46%	0.50% / 0.51%	0.55% / 0.56%
77 – Annual	0.70%	0.75%	0.80%
77 – Monthly	0.69% / 0.70%	0.74% / 0.75%	0.79% / 0.80%
78 – Annual	0.71%	0.76%	0.81%
78 – Monthly	0.70% / 0.71%	0.75% / 0.76%	0.80% / 0.81%

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.

[^] 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 ISA – Fixed Rate

All Rates are tax-free/AER^

Issue	1 year	2 year
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%
15	1.40%	1.50%
16	1.25%	1.35%
17	1.40%	1.50%
18	1.50%	1.60%
19	1.40%	1.45%
20	1.35%	1.40%
21	1.30%	1.35%
22	0.70%	0.75%
23	0.65%	0.70%
24	0.50%	0.55%
25	0.35%	0.40%
26	0.30%	0.35%
27	0.25%	0.30%
28	0.30%	0.35%
29	0.45%	0.50%

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

^ 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

Easy Access Cash ISA

All rates are tax-free/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 16	0.05%	N/A	0.05%
17	0.25%	N/A	0.25%
18	0.05%	0.34%	0.39%
19	0.05%	0.24%	0.29%
20	0.05%	0.09%	0.14%
21	0.05%	0.05%	0.10%
22	0.10%	0.10%	0.20%

(Easy Access Cash ISA was previously called Premier Cash ISA before 06.04.2019)

Instant Saver

All rates are gross**/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 11	0.05%	N/A	0.05%
12	0.10%	N/A	0.10%
13	0.05%	0.34%	0.39%
14	0.05%	0.24%	0.29%
15	0.05%	0.09%	0.14%
16	0.05%	0.05%	0.10%
17	0.10%	0.10%	0.20%

Interest is variable, calculated daily and paid annually in March

^ 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 ISA Easy Access

All rates are tax-free/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 22	0.05%	N/A	0.05%
23	0.05%	0.34%	0.39%
24	0.05%	0.24%	0.29%
25	0.05%	0.09%	0.14%
26	0.05%	0.05%	0.10%
27	0.10%	0.10%	0.20%
28	0.10%	0.20%	0.30%

Interest is variable, calculated daily and paid annually in March.

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%
Annual	06/05/20	0.10%
Annual	04/02/22	0.01%

Interest is variable, calculated daily and paid annually in March

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^ 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

All rates are gross**/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 50 – Annual	0.05%	N/A	0.05%
1 to 50 – Monthly	0.05% / 0.05%	N/A	0.05%/0.05%
51 – Annual	0.05%	0.24%	0.29%
51 – Monthly	0.05% / 0.05%	0.23%	0.28% / 0.29%
52 – Annual	0.05%	0.09%	0.14%
52 – Monthly	0.05% / 0.05%	0.09%	0.14% / 0.14%
53 – Annual	0.05%	0.05%	0.10%
53 – Monthly	0.05% / 0.05%	0.05%	0.10% / 0.10%
54 – Annual	0.10%	0.10%	0.20%
54 – Monthly	0.10% / 0.10%	0.10%	0.20% / 0.20%
55 – Annual	0.10%	0.20%	0.30%
55 – Monthly	0.10% / 0.10%	0.19%	0.19% / 0.29%

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

MATURING & EXISTING CUSTOMER ONLY PRODUCTS

Reward Saver

All rates are gross**/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 16 - Annual	0.05%	N/A	0.05%
1 to 16 - Monthly	0.05% / 0.05%	N/A	0.05% / 0.05%

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%
3	0.75%	0.80%	0.85%
4	1.05%	1.20%	1.35%
5	1.15%	1.20%	1.35%
6	0.70%	0.75%	0.80%
7	0.55%	0.60%	0.65%
8	0.45%	0.50%	0.55%
9	0.35%	0.40%	0.45%
10	0.30%	0.35%	0.40%
11	0.35%	0.40%	0.45%

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

Loyalty Bond

All Rates are gross**/AER^

Issue	Term	Rate
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%
49	1 year	1.35%
	2 year	1.56% / 1.55%
	3 year	1.78% / 1.75%
50	1 year	1.45%
	2 year	1.56% / 1.55%
	3 year	1.78% / 1.75%
51	1 year	1.35%
	2 year	1.40% / 1.40%
	3 year	1.47% / 1.45%
52	1 year	1.25%
	2 year	1.30% / 1.30%
	3 year	1.36% / 1.35%
53	1 year	0.70%
	2 year	0.75% / 0.75%
	3 year	0.80% / 0.80%
54	1 year	0.55%
	2 year	0.60% / 0.60%
	3 year	0.65% / 0.65%
55	1 year	0.45%
	2 year	0.50% / 0.50%
	3 year	0.55% / 0.55%

^ 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.

56	1 year	0.40%
	2 year	0.45% / 0.45%
	3 year	0.50% / 0.50%
57	1 year	0.30%
	2 year	0.35% / 0.35%
	3 year	0.40% / 0.40%
58	1 year	0.50%
	2 year	0.55% / 0.55%
	3 year	0.60% / 0.60%

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	0.05%	N/A	0.05%

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	0.05%
1 - Monthly	0.05% / 0.05%
2 - Annual	0.10%
2 - Monthly	0.10% / 0.10%
3 - Annual	0.40%
3 - Monthly	0.39% / 0.40%
4 - Annual	0.40%
4 - Monthly	0.39% / 0.40%
5 - Annual	0.40%
5 - Monthly	0.39% / 0.40%
6 - Annual	0.40%
6 - Monthly	0.39% / 0.40%
7 - Annual	0.40%
7 - Monthly	0.39% / 0.40%
8 - Annual	0.40%
8 - Monthly	0.39% / 0.40%
9 - Annual	0.40%
9 - Monthly	0.39% / 0.40%
10 - Annual	0.40%
10 - Monthly	0.39% / 0.40%
11 - Annual	0.40%
11 - Monthly	0.39% / 0.40%
12 - Annual	0.40%
12 - Monthly	0.39% / 0.40%

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** Gross: Gross rates do not take into account deductions of income tax.

13 - Annual	0.40%
13 - Monthly	0.39% / 0.40%
14 - Annual	0.40%
14 - Monthly	0.39% / 0.40%
15 - Annual	0.40%
15 - Monthly	0.39% / 0.40%

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 - Annual	0.05%	N/A	0.05%
1 - Monthly	0.05% / 0.05%	N/A	0.05% / 0.05%
2 to 4 - Annual	0.25%	N/A	0.25%
2 to 4 - Monthly	0.25% / 0.25%	N/A	0.25% / 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

Easy Saver

All rates are gross**/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1	0.50%	N/A	0.50%
2 to 8	0.05%	N/A	0.05%

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

Bonus Easy Saver

All rates are gross**/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 3	0.50%	N/A	0.50%
4 to 6	0.05%	N/A	0.05%

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	0.50%	N/A	0.50%
3 to 8	0.05%	N/A	0.05%

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

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** Gross: Gross rates do not take into account deductions of income tax.