



Savings accounts and interest rates no longer available to new customers. Correct as at 10th April 2026.

See our range of savings accounts currently available and latest rates at www.postoffice.co.uk/savings-accounts/interest-rates

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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 0800 169 7500

[^] AER: AER stands for Annual Equivalent Rate. It shows what the interest rate would be if interest were paid and added to your account each year.
^{**} Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

FIXED RATE PRODUCTS

Fixed Rate Cash ISA

All Rates are tax-free/AER^

Issue	1 year	2 year	3 year
37	2.90%	3.00%	N/A
38	3.25%	3.35%	N/A
39	3.50%	3.55%	N/A
40	3.85%	3.90%	N/A
41	4.50%	4.55%	N/A
42	4.90%	4.90%	N/A
43	4.90%	4.70%	N/A
44	4.35%	4.15%	N/A
45	4.25%	4.00%	N/A
46	4.05%	3.75%	N/A
47	3.95%	3.65%	N/A
48	3.80%	3.60%	N/A
49	3.75%	3.60%	N/A

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** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Growth Bond

All Rates are gross**/AER^

Issue	1 year	2 year	3 year
52	3.15%	3.25%	3.35%
53	3.35%	3.45%	3.55%
54	3.60%	3.65%	3.70%
55	4.05%	4.10%	4.15%
56	4.70%	4.75%	4.80%
57	5.00%	5.00%	5.00%
58	4.90%	4.70%	4.50%
59	4.45%	4.25%	4.10%
60	4.25%	4.00%	3.75%
61	4.05%	3.75%	3.70%
62	4.00%	3.75%	3.50%
63	3.80%	3.60%	3.50%
64	3.70%	3.60%	3.50%

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 means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Online Bond

All Rates are gross** / AER^

Issue/Interest Frequency	1 Year	2 Year	3 Year
91 – Annual	3.85%	3.90%	3.95%
91 – Monthly	3.78% / 3.85%	3.83% / 3.90%	3.88% / 3.95%
92 – Annual	3.86%	3.91%	3.96%
92 – Monthly	3.79% / 3.86%	3.84% / 3.91%	3.89% / 3.96%
93 – Annual	4.10%	4.15%	4.20%
93 – Monthly	4.02% / 4.10%	4.07% / 4.15%	4.12% / 4.20%
94 – Annual	4.11%	4.16%	4.21%
94 – Monthly	4.03% / 4.11%	4.08% / 4.16%	4.13% / 4.21%
95 – Annual	4.50%	4.55%	4.65%
95 – Monthly	4.40% / 4.50%	4.45% / 4.55%	4.55% / 4.65%
96 – Annual	4.51%	4.56%	4.66%
96 – Monthly	4.41% / 4.51%	4.46% / 4.56%	4.56% / 4.66%
97 – Annual	4.75%	4.80%	4.85%
97 – Monthly	4.64% / 4.75%	4.69% / 4.80%	4.74% / 4.85%
98 – Annual	4.76%	4.81%	4.86%
98 – Monthly	4.75% / 4.76%	4.70% / 4.81%	4.65% / 4.86%
99 – Annual	5.35%	5.40%	5.45%
99 – Monthly	5.22% / 5.35%	5.27% / 5.40%	5.31% / 5.45%
100 – Annual	5.36%	5.41%	5.46%
100 – Monthly	5.23% / 5.36%	5.28% / 5.41%	5.32% / 5.46%
101 – Annual	5.60%	5.60%	5.60%
101 – Monthly	5.46% / 5.60%	5.46% / 5.60%	5.46% / 5.60%
102 – Annual	5.61%	5.61%	5.61%
102 – Monthly	5.47% / 5.61%	5.47% / 5.61%	5.47% / 5.61%
103 – Annual	5.50%	5.40%	5.35%
103 – Monthly	5.36% / 5.50%	5.27% / 5.40%	5.22% / 5.35%

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104 – Annual	5.51%	5.41%	5.36%
104 – Monthly	5.37% / 5.51%	5.28% / 5.41%	5.23% / 5.36%
105 – Annual	5.25%	5.15%	5.10%
105 – Monthly	5.12% / 5.25%	5.03% / 5.15%	4.98% / 5.10%
106 – Annual	5.26%	5.16%	5.11%
106 – Monthly	5.13% / 5.26%	5.04% / 5.16%	4.99% / 5.11%
107 – Annual	5.00%	4.85%	4.60%
107 – Monthly	4.88% / 5.00%	4.74% / 4.85%	4.50% / 4.60%
108 – Annual	5.01%	4.86%	4.61%
108 – Monthly	4.89% / 5.01%	4.75% / 4.86%	4.51% / 4.61%
109 – Annual	4.75%	4.60%	4.40%
109 – Monthly	4.64% / 4.75%	4.50% / 4.60%	4.31% / 4.40%
110 – Annual	4.76%	4.61%	4.41%
110 – Monthly	4.65% / 4.76%	4.51% / 4.61%	4.32% / 4.41%
111 – Annual	4.60%	4.35%	4.10%
111 – Monthly	4.50% / 4.60%	4.26% / 4.35%	4.02% / 4.10%
112 – Annual	4.61%	4.36%	4.11%
112 – Monthly	4.51% / 4.61%	4.27% / 4.36%	4.03% / 4.11%
113 – Annual	4.40%	4.20%	4.00%
113 – Monthly	4.31% / 4.40%	4.12% / 4.20%	3.92% / 4.00%
114 – Annual	4.41%	4.21%	4.01%
114 – Monthly	4.32% / 4.41%	4.13% / 4.21%	3.93% / 4.01%
115 – Annual	4.65%	4.20%	4.00%
115 – Monthly	4.55% / 4.65%	4.12% / 4.20%	3.92% / 4.00%
116 – Annual	4.66%	4.21%	4.01%
116 – Monthly	4.56% / 4.66%	4.13% / 4.21%	3.93% / 4.01%
117 – Annual	4.55%	4.10%	4.00%
117 – Monthly	4.45% / 4.55%	4.02% / 4.10%	3.92% / 4.00%
118 – Annual	4.56%	4.11%	4.01%
118 – Monthly	4.46% / 4.56%	4.03% / 4.11%	3.93% / 4.01%

119 – Annual	4.50%	4.10%	4.00%
119 – Monthly	4.40% / 4.50%	4.02% / 4.10%	3.92% / 4.00%
120 – Annual	4.51%	4.11%	4.01%
120 – Monthly	4.41% / 4.51%	4.03% / 4.11%	3.93% / 4.01%
121 – Annual	4.35%	4.00%	3.90%
121 – Monthly	4.26% / 4.35%	3.92% / 4.00%	3.83% / 3.90%
122 – Annual	4.36%	4.01%	3.91%
122 – Monthly	4.27% / 4.36%	3.93% / 4.01%	3.84% / 3.91%
123 – Annual	4.25%	3.90%	3.80%
123 – Monthly	4.16% / 4.25%	3.83% / 3.90%	3.73% / 3.80%
124 – Annual	4.26%	3.91%	3.81%
124 – Monthly	4.17% / 4.26%	3.84% / 3.91%	3.74% / 3.81%
125 – Annual	4.15%	3.75%	3.70%
125 – Monthly	4.07% / 4.15%	3.68% / 3.75%	3.63% / 3.70%
126 – Annual	4.16%	3.76%	3.71%
126 – Monthly	4.08% / 4.16%	3.69% / 3.76%	3.64% / 3.71%
127 – Annual	4.05%	3.75%	3.70%
127 – Monthly	3.97% / 4.05%	3.68% / 3.75%	3.63% / 3.70%
128 – Annual	4.06%	3.76%	3.71%
128 – Monthly	3.98% / 4.06%	3.69% / 3.76%	3.64% / 3.71%
129 – Annual	4.15%	3.85%	3.70%
129 – Monthly	4.07% / 4.15%	3.78% / 3.85%	3.63% / 3.70%
130 – Annual	4.16%	3.86%	3.71%
130 – Monthly	4.08% / 4.16%	3.79% / 3.86%	3.64% / 3.71%
131 – Annual	3.95%	3.80%	3.70%
131 – Monthly	3.88% / 3.95%	3.73% / 3.80%	3.63% / 3.70%
132 – Annual	3.96%	3.81%	3.71%
132 – Monthly	3.88% / 3.96%	3.74% / 3.81%	3.64% / 3.71%
133 – Annual	3.90%	3.70%	3.60%
133 – Monthly	3.83% / 3.90%	3.63% / 3.70%	3.54% / 3.60%

134 – Annual	3.91%	3.71%	3.61%
134 – Monthly	3.84% / 3.91%	3.64% / 3.71%	3.55% / 3.61%
135 – Annual	3.80%	3.70%	3.60%
135 – Monthly	3.73% / 3.80%	3.63% / 3.70%	3.54% / 3.60%
136 – Annual	3.81%	3.71%	3.61%
136 – Monthly	3.74% / 3.81%	3.64% / 3.71%	3.55% / 3.61%
137 – Annual	3.70%	3.60%	3.60%
137 – Monthly	3.63% / 3.70%	3.54% / 3.60%	3.54% / 3.60%
138 – Annual	3.71%	3.61%	3.61%
138 – Monthly	3.64% / 3.71%	3.55% / 3.61%	3.55% / 3.61%

Online ISA Fixed Rate

All Rates are tax-free/AER^

43	5.25%	5.15%
44	5.00%	4.85%
45	4.75%	4.60%
46	4.50%	4.25%
47	4.35%	4.00%
48	4.65%	4.00%
49	4.55%	4.00%
50	4.41%	4.00%
51	4.25%	3.95%
52	4.15%	3.80%
53	4.10%	3.75%
54	4.00%	3.65%
55	4.10%	3.85%
56	4.15%	3.85%
57	3.95%	3.80%
58	3.85%	3.70%
59	3.80%	3.70%
60	3.70%	3.60%

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

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** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

VARIABLE RATE PRODUCTS

Easy Access Cash ISA

All rates are tax-free/AER[^]

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 35	0.90%	N/A	0.90%
36	0.90%	2.25%	3.15%
37	0.90%	2.15%	3.05%
38	0.90%	2.20%	3.10%

(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 5	2.75%	N/A	2.75%
6 to 30	0.90%	N/A	0.90%
31	0.90%	2.35%	3.25%
32	0.90%	2.25%	3.15%
33	0.90%	2.25%	3.15%

Online ISA Easy Access

All rates are tax-free/AER[^]

Issue	Underlying Rate	Bonus Rate	Total Rate
1 to 45	0.90%	N/A	0.90%
46	0.90%	3.15%	4.05%
47	0.90%	2.80%	3.70%
48	0.90%	2.90%	3.80%
49	0.90%	3.05%	3.95%
50	0.90%	3.00%	3.90%

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%
Annual	14/07/22	0.05%
Annual	31/08/22	0.10%
Annual	19/10/22	0.15%
Annual	30/11/22	0.25%
Annual	12/01/23	0.45%
Annual	01/03/23	0.60%
Annual	20/04/23	0.75%
Annual	15/06/23	0.85%

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** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Annual	22/06/23	1.05%
Annual	20/07/23	1.18%
Annual	31/08/23	1.43%
Annual	28/08/24	1.55%
Annual	08/12/24	1.45%
Annual	05/03/25	1.35%
Annual	05/06/25	1.25%
Annual	04/09/25	1.15%
Annual	22/01/26	1.00%

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 ** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Online Saver

All rates are gross**/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 78 – Annual	0.90%	N/A	0.90%
1 to 78 – Monthly	0.89% / 0.90%	N/A	0.89% / 0.90%
79 – Annual	0.90%	3.15%	4.05%
79 – Monthly	0.89% / 0.90%	3.07%	3.96% / 4.05%
80 – Annual	0.90%	2.80%	3.70%
80 – Monthly	0.89% / 0.90%	2.73%	3.62% / 3.70%
81 – Annual	0.90%	2.80%	3.70%
81 – Monthly	0.89% / 0.90%	2.73%	3.62% / 3.70%
82 – Annual	0.90%	3.13%	4.03%
82 – Monthly	0.89% / 0.90%	3.05%	3.94% / 4.03%
83 – Annual	0.90%	3.16%	4.06%
83 – Monthly	0.89% / 0.90%	3.08%	3.97% / 4.06%
84 – Annual	0.90%	3.05%	3.95%
84 – Monthly	0.89% / 0.90%	2.98%	3.87% / 3.95%
85 – Annual	0.90%	3.00%	3.90%
85 – Monthly	0.89% / 0.90%	2.93%	3.83% / 3.90%
86 – Annual	0.90%	3.11%	4.01%
86 – Monthly	0.89% / 0.90%	3.04%	3.93% / 4.01%

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MATURING & EXISTING CUSTOMER ONLY PRODUCTS

Reward Saver

All rates are gross**/AER^

Issue/Interest Frequency	Underlying Rate	Bonus Rate	Total Rate
1 to 6 - Annual	2.75%	N/A	2.75%
1 to 6 - Monthly	2.71% / 2.75%	N/A	2.71% / 2.75%
7 to 16 - Annual	1.00%	N/A	1.00%
7 to 16 - Monthly	0.99% / 1.00%	N/A	0.99% / 1.00%

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%
12	0.50%	0.55%	0.60%

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** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

13	0.75%	0.85%	0.95%
14	1.15%	1.15%	1.35%
15	1.65%	1.75%	1.85%
16	2.55%	2.65%	2.75%
17	2.70%	2.80%	2.90%
18	2.95%	3.05%	3.15%
19	3.30%	3.40%	3.50%
20	3.55%	3.60%	3.65%
21	3.95%	4.00%	4.05%
22	4.55%	4.60%	4.65%
23	4.95%	4.95%	4.95%
24	4.95%	4.75%	4.55%
25	4.40%	4.20%	4.00%
26	4.30%	4.05%	3.80%
27	4.10%	3.80%	3.70%
28	4.00%	3.70%	3.65%
29	3.85%	3.65%	3.55%
30	3.80%	3.65%	3.55%

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

Loyalty Bond

All Rates are gross** / AER^

Issue	Term	Rate
65	1 year	3.40%
	2 year	3.50% / 3.56%
	3 year	3.60% / 3.73%
66	1 year	3.65%
	2 year	3.70% / 3.77%
	3 year	3.75% / 3.89%
67	1 year	4.10%
	2 year	4.15% / 4.23%
	3 year	4.20% / 4.37%
68	1 year	4.75%
	2 year	4.91% / 4.80%
	3 year	5.08% / 4.85%
69	1 year	5.05%
	2 year	5.17% / 5.05%
	3 year	5.30% / 5.05%
70	1 year	4.95%
	2 year	4.86% / 4.75%
	3 year	4.76% / 4.55%
71	1 year	4.50%
	2 year	4.39% / 4.30%
	3 year	4.32% / 4.15%
72	1 year	4.30%
	2 year	4.13% / 4.05%
	3 year	3.94% / 3.80%
73	1 year	4.10%
	2 year	3.87% / 3.80%
	3 year	3.89% / 3.75%

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 ** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

74	1 year	4.05%
	2 year	3.87% / 3.80%
	3 year	3.67% / 3.55%
75	1 year	3.85%
	2 year	3.71% / 3.65%
	3 year	3.67% / 3.55%
76	1 year	3.75%
	2 year	3.71% / 3.65%
	3 year	3.67% / 3.55%

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	0.90%	N/A	0.90%

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 – 15 Annual	0.90%
1 - 15 Monthly	0.89% / 0.90%

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	0.90%	N/A	0.90%

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	3.25%	N/A	3.25%
7 to 14	0.90%	N/A	0.90%

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	3.25%	N/A	3.25%
4 to 6	0.90%	N/A	0.90%

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	3.25%	N/A	3.25%
3 to 14	0.90%	N/A	0.90%

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

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** Gross: Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Fixed Rate ISA maturity account

Issue/Interest Frequency	Available Until	Rate	Issue/Interest Frequency
Annual	14/07/22	0.05%	Annual
Annual	30/11/22	0.25%	Annual
Annual	12/01/23	0.45%	Annual
Annual	01/03/23	0.60%	Annual
Annual	20/04/23	0.75%	Annual
Annual	15/06/23	0.85%	Annual
Annual	20/07/23	1.05%	Annual
Annual	31/08/23	1.43%	Annual
Annual	22/09/24	1.55%	Annual
Annual	27/01/25	1.45%	Annual
Annual	05/03/25	1.35%	Annual
Annual	05/06/25	1.25%	Annual
Annual	04/09/25	1.15%	Annual
Annual	22/01/26	1.00%	Annual

Interest is variable, calculated daily and paid annually in March

Standard Variable Rate ISA

Issue/Interest Frequency	Available Until	Rate	Issue/Interest Frequency
Annual	03/11/08	4.75%	Annual
Annual	17/11/08	4.25%	Annual
Annual	15/12/08	2.75%	Annual
Annual	19/01/09	1.75%	Annual

Annual	16/02/09	1.15%	Annual
Annual	16/03/09	0.75%	Annual
Annual	20/09/17	0.25%	Annual
Annual	12/05/20	0.10%	Annual
Annual	03/02/22	0.01%	Annual
Annual	14/07/22	0.05%	Annual
Annual	31/08/22	0.25%	Annual
Annual	19/10/22	0.75%	Annual
Annual	30/11/22	1.15%	Annual
Annual	12/01/23	2.00%	Annual
Annual	01/03/23	2.50%	Annual
Annual	20/04/23	3.00%	Annual
Annual	08/06/23	3.25%	Annual
Annual	20/07/23	3.50%	Annual
Annual	31/08/23	4.00%	Annual
Annual	28/08/24	4.25%	Annual
Annual	08/12/24	4.00%	Annual
Annual	05/03/25	3.75%	Annual
Annual	05/06/25	3.50%	Annual
Annual	04/09/25	3.25%	Annual
Annual	22/01/26	3.00%	Annual

Bonus payable for 2026/2027 tax year is 0.05%

Interest is variable, calculated daily and paid annually in March