# Savings accounts and interest rates no longer available to new customers. Correct as at 19 th January 2024. 

## 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

## 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 03456023409


## 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 | 0.40\% | 0.45\% | N/A |
| 28 | 0.30\% | 0.35\% | N/A |
| 29 | 0.25\% | 0.30\% | N/A |
| 30 | 0.30\% | 0.35\% | N/A |

$\wedge$ 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.

| 31 | 0.45\% | 0.50\% | N/A |
| :---: | :---: | :---: | :---: |
| 32 | 0.70\% | 0.80\% | N/A |
| 33 | 1.10\% | 1.20\% | N/A |
| 34 | 1.60\% | 1.70\% | N/A |
| 35 | 2.50\% | 2.60\% | N/A |
| 36 | 2.65\% | 2.75\% | N/A |
| 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 |

All Rates are tax-free/AER^

## 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\% |

$\wedge$ 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 | 1.20\% | 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\% |
| 47 | 0.70\% | 0.75\% | 0.80\% |
| 48 | 1.20\% | 1.30\% | 1.40\% |
| 49 | 1.70\% | 1.80\% | 1.90\% |
| 50 | 2.30\% | 2.40\% | 2.50\% |
| 51 | 3.00\% | 3.10\% | 3.20\% |
| 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\% |

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 |
| :---: | :---: | :---: | :---: |
| 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\% |
| 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\% |
| 79 - Annual | 1.20\% | 1.30\% | 1.40\% |
| 79 - Monthly | 1.19\% / 1.20\% | 1.29\% / 1.30\% | 1.39\% / 1.40\% |
| 80 - Annual | 1.21\% | 1.31\% | 1.41\% |
| 80 - Monthly | 1.20\% / 1.21\% | 1.30\% / 1.31\% | 1.40\% / 1.41\% |

$\wedge$ 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.

| 81 - Annual | 1.70\% | 1.80\% | 1.90\% |
| :---: | :---: | :---: | :---: |
| 81 - Monthly | 1.68\% / 1.70\% | 1.78\% / 1.80\% | 1.88\% / 1.90\% |
| 82 - Annual | 1.71\% | 1.81\% | 1.91\% |
| 82 - Monthly | 1.69\% / 1.71\% | 1.79\% / 1.81\% | 1.89\% / 1.91\% |
| 83 - Annual | 2.30\% | 2.40\% | 2.50\% |
| 83 - Monthly | 2.27\% / 2.30\% | 2.37\% / 2.40\% | 2.47\% / 2.50\% |
| 84 - Annual | 2.31\% | 2.41\% | 2.51\% |
| 84 - Monthly | 2.28\% / 2.31\% | 2.38\% / 2.41\% | 2.48\% / 2.51\% |
| 85 - Annual | 3.25\% | 3.35\% | 3.45\% |
| 85 - Monthly | 3.20\% / 3.25\% | 3.29\% / 3.35\% | 3.39\% / 3.45\% |
| 86 - Annual | 3.26\% | 3.36\% | 3.46\% |
| 86 - Monthly | 3.21\% / 3.26\% | 3.30\% / 3.36\% | 3.40\% / 3.46\% |
| 87 - Annual | 3.40\% | 3.50\% | 3.60\% |
| 87 - Monthly | 3.34\% / 3.40\% | 3.44\% / 3.50\% | 3.54\% / 3.60\% |
| 88 - Annual | 3.41\% | 3.51\% | 3.61\% |
| 88 - Monthly | 3.35\% / 3.41\% | 3.45\% / 3.51\% | 3.55\% / 3.61\% |
| 89 - Annual | 3.60\% | 3.70\% | 3.80\% |
| 89 - Monthly | 3.54\% / 3.60\% | 3.63\% / 3.70\% | 3.73\% / 3.80\% |
| 90 - Annual | 3.61\% | 3.71\% | 3.81\% |
| 90 - Monthly | 3.55\% / 3.61\% | 3.64\% / 3.71\% | 3.74\% / 3.81\% |
| 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\% |

$\wedge$ 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.

| 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\% |
| 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\% |

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.

[^0]
## Online Fixed Rate ISA

All Rates are tax-free/AER ${ }^{\wedge}$

| Issue | 1 year | 2 year |
| :---: | :---: | :---: |
| 27 | 0.25\% | 0.30\% |
| 28 | 0.30\% | 0.35\% |
| 29 | 0.45\% | 0.50\% |
| 30 | 0.70\% | 0.80\% |
| 31 | 1.10\% | 1.20\% |
| 32 | 1.60\% | 1.70\% |
| 33 | 2.75\% | 2.85\% |
| 34 | 2.90\% | 3.00\% |
| 35 | 3.15\% | 3.25\% |
| 36 | 3.50\% | 3.60\% |
| 37 | 3.75\% | 3.85\% |
| 38 | 3.80\% | 3.85\% |
| 39 | 4.15\% | 4.20\% |
| 40 | 4.85\% | 4.90\% |
| 41 | 5.55\% | 5.55\% |
| 42 | 5.45\% | 5.35\% |
| 43 | 5.25\% | 5.15\% |
| 44 | 5.00\% | 4.85\% |
| 45 | 4.75\% | 4.60\% |

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

## VARIABLE RATE PRODUCTS

## Easy Access Cash ISA

All rates are tax-free/AER^

| Issue | Underlying <br> Rate | Bonus Rate | Total Rate |
| :---: | :---: | :---: | :---: |
| $\mathbf{1}$ to $\mathbf{2 5}$ | $1.55 \%$ | $\mathrm{~N} / \mathrm{A}$ | $1.55 \%$ |
| $\mathbf{2 6}$ | $1.55 \%$ | $0.70 \%$ | $2.25 \%$ |
| $\mathbf{2 7}$ | $1.55 \%$ | $1.25 \%$ | $2.80 \%$ |
| $\mathbf{2 9}$ | $1.55 \%$ | $1.25 \%$ | $2.80 \%$ |
| $\mathbf{3 0}$ | $1.55 \%$ | $1.50 \%$ | $3.05 \%$ |
| $\mathbf{3 2}$ | $1.55 \%$ | $1.75 \%$ | $3.20 \%$ |

(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 5 | 4.25\% | N/A | 4.25\% |
| 6 to 19 | 1.55\% | N/A | 1.55\% |
| 20 | 1.55\% | 0.40\% | 1.95\% |
| 21 | 1.55\% | 0.70\% | 2.25\% |
| 22 | 1.55\% | 1.35\% | 2.90\% |
| 23 | 1.55\% | 1.35\% | 2.90\% |
| 24 | 1.55\% | 1.60\% | 3.15\% |
| 25 | 1.55\% | 1.75\% | 3.30\% |
| 26 | 1.55\% | 1.95\% | 3.50\% |
| 27 | 1.43\% | 1.82\% | 3.25\% |

## Online ISA Easy Access

All rates are tax-free/AER^

| Issue | Underlying <br> Rate | Bonus Rate | Total Rate |
| :---: | :---: | :---: | :---: |
| $\mathbf{1}$ to 31 | $1.55 \%$ | $\mathrm{~N} / \mathrm{A}$ | $1.55 \%$ |
| $\mathbf{3 2}$ | $1.55 \%$ | $1.40 \%$ | $2.95 \%$ |
| $\mathbf{3 3}$ | $1.55 \%$ | $1.50 \%$ | $3.05 \%$ |
| $\mathbf{3 4}$ | $1.55 \%$ | $2.05 \%$ | $3.60 \%$ |
| $\mathbf{3 6}$ | $1.55 \%$ | $2.25 \%$ | $3.80 \%$ |
| $\mathbf{3 4}$ | $1.55 \%$ | $2.57 \%$ | $4.15 \%$ |
|  | $1.55 \%$ | $2.67 \%$ | $4.02 \%$ |

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\% |
| Annual | 22/06/23 | 1.05\% |
| Annual | 20/07/23 | 1.18\% |
| Annual | 31/08/23 | 1.43\% |

## Online Saver

All rates are gross**/AER^

| Issue/Interest Frequency | Underlying <br> Rate | Bonus Rate |
| :---: | :---: | :---: |

[^1]
## MATURING \& EXISTING CUSTOMER ONLY PRODUCTS

## Reward Saver

## All rates are gross**/AER^

| Issue/Interest Frequency | Underlying Rate | Bonus Rate | Total Rate |
| :---: | :---: | :---: | :---: |
| $\mathbf{1}$ to $\mathbf{6}$ - Annual | $4.25 \%$ | $\mathrm{~N} / \mathrm{A}$ | $4.25 \%$ |
| $\mathbf{1}$ to $\mathbf{6}$ - Monthly | $4.16 \% / 4.25 \%$ | $\mathrm{~N} / \mathrm{A}$ | $4.16 \% / 4.25 \%$ |
| $\mathbf{7}$ to 16 - Annual | $1.55 \%$ | $\mathrm{~N} / \mathrm{A}$ | $1.55 \%$ |
| $\mathbf{7}$ to 16 - Monthly | $1.53 \% / 1.55 \%$ | $\mathrm{~N} / \mathrm{A}$ | $1.53 \% / 1.55 \%$ |

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\% |
| 13 | 0.75\% | 0.85\% | 0.95\% |
| 14 | 1.15\% | 1.25\% | 1.35\% |

$\wedge$ 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.

| 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\% |

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

## Loyalty Bond

All Rates are gross**/AER^

| Issue | Term | Rate |
| :---: | :---: | :---: |
| 55 | 1 year | 0.45\% |
|  | 2 year | 0.50\% / 0.50\% |
|  | 3 year | 0.55\% / 0.55\% |
| 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\% |
| 59 | 1 year | 0.75\% |
|  | 2 year | 0.80\% / 0.80\% |

[^2]** Gross: Gross rates do not take into account deductions of income tax.

|  | 3 year | 0.85\% / 0.86\% |
| :---: | :---: | :---: |
|  | 1 year | 1.25\% |
| 60 | 2 year | 1.35\% / 1.36\% |
|  | 3 year | 1.45\% / 1.47\% |
|  | 1 year | 1.75\% |
| 61 | 2 year | 1.85\% / 1.87\% |
|  | 3 year | 1.95\% / 1.99\% |
|  | 1 year | 2.35\% |
| 62 | 2 year | 2.45\% / 2.48\% |
|  | 3 year | 2.55\% / 2.62\% |
|  | 1 year | 3.05\% |
| 63 | 2 year | 3.15\% / 3.20\% |
|  | 3 year | 3.25\% / 3.36\% |
|  | 1 year | 3.20\% |
| 64 | 2 year | 3.30\% / 3.35\% |
|  | 3 year | 3.40\% / 3.52\% |
|  | 1 year | 3.40\% |
| 65 | 2 year | 3.50\% / 3.56\% |
|  | 3 year | 3.60\% / 3.73\% |
|  | 1 year | 3.65\% |
| 66 | 2 year | 3.70\% / 3.77\% |
|  | 3 year | 3.75\% / 3.89\% |
|  | 1 year | 4.10\% |
| 67 | 2 year | 4.15\% / 4.23\% |
|  | 3 year | 4.20\% / 4.37\% |
|  | 1 year | 4.75\% |
| 68 | 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\% |

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 <br> Rate | Bonus Rate | Rate |
| :---: | :---: | :---: | :---: |
| $\mathbf{1}$ to 4 | $1.55 \%$ | $N / A$ | $1.55 \%$ |

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 |
| :---: | :---: |
| $\mathbf{1 - 1 5}$ Annual | $1.55 \%$ |
| $\mathbf{1 - 1 5}$ Monthly | $1.53 \% / 1.55 \%$ |

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 <br> Rate | Bonus Rate | Total Rate |
| :---: | :---: | :---: | :---: |
| 1 | $1.55 \%$ | $N / A$ | $1.55 \%$ |

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

[^3]Easy Saver
All rates are gross**/AER^

| Issue | Underlying Rate | Bonus Rate | Total Rate |
| :---: | :---: | :---: | :---: |
| $\mathbf{1}$ | $4.75 \%$ | $\mathrm{~N} / \mathrm{A}$ | $4.75 \%$ |
| 7 to 8 | $1.55 \%$ | $\mathrm{~N} / \mathrm{A}$ | $1.55 \%$ |

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 |
| :---: | :---: | :---: |

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 <br> Rate | Bonus Rate |
| :---: | :---: | :---: |
| $\mathbf{1}$ to 2 | $4.75 \%$ | $N / A$ |
| 3 to 8 | $1.55 \%$ | $N / A$ |

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

[^4]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 | $15 / 06 / 23$ | $1.05 \%$ | Annual |
| Annual | $20 / 07 / 23$ | $1.43 \%$ | Annual |
| Annual | $31 / 08 / 23$ |  | 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 | $16 / 02 / 09$ | $1.25 \%$ | Annual |
| Annual | $16 / 03 / 09$ | $0.75 \%$ | Annual |
| Annual | $20 / 09 / 17$ | $0.25 \%$ | Annual |
| Annual | $12 / 05 / 20$ | $03 / 02 / 22$ | $0.01 \%$ |
| Annual | $14 / 07 / 22$ | $0.25 \%$ | Annual |
| Annual | $19 / 10 / 22$ |  | Annual |

$\wedge$ 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.

| Annual | 30/11/22 | 1.25\% | 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 |

Bonus payable for 2023/2024 tax year is 0.05\%

Interest is variable, calculated daily and paid annually in March


[^0]:    $\wedge$ 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.

[^1]:    $\wedge$ 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.

[^2]:    $\wedge$ AER: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

[^3]:    $\wedge$ 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.

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