



OFF SALE PRODUCT

Interest Rates

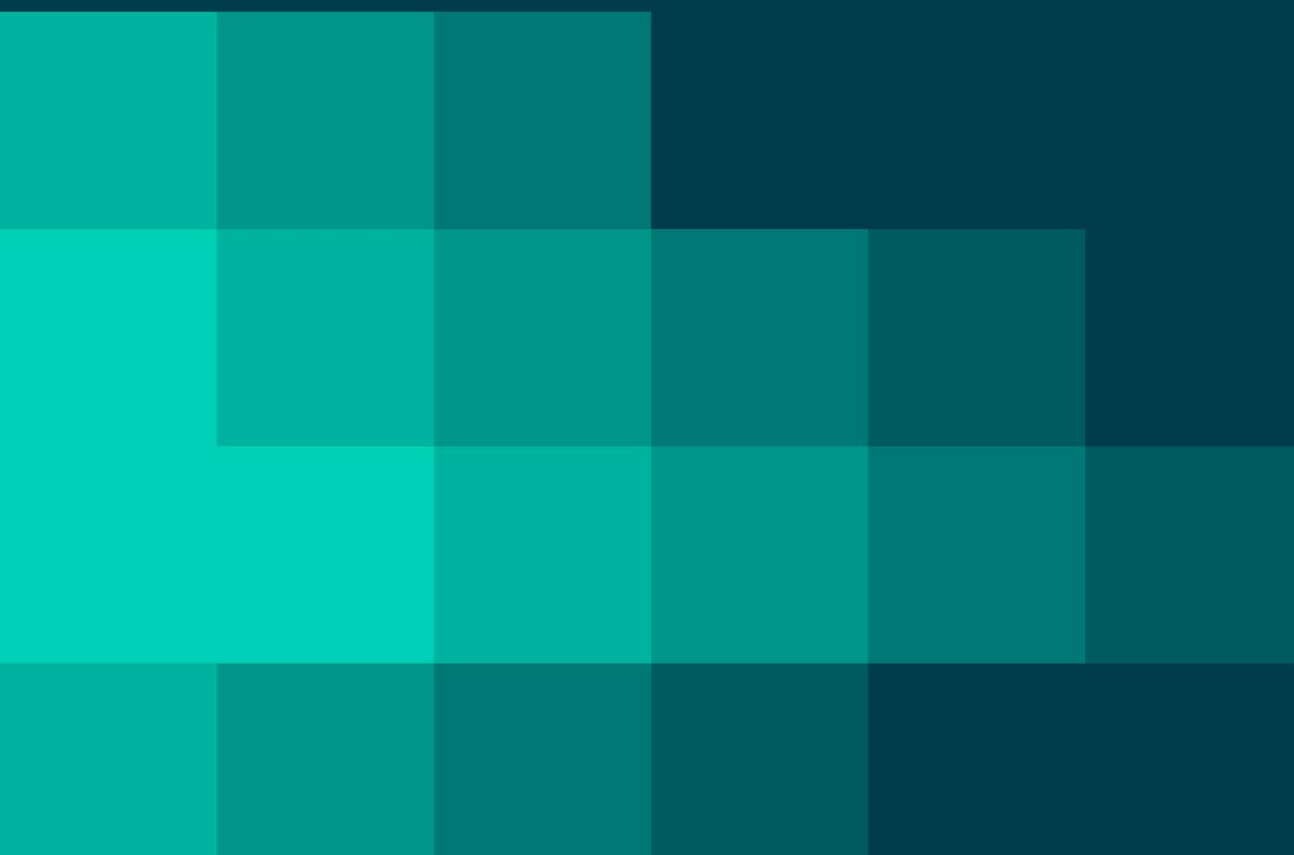


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Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
24/07/2018	Advertised		1.55%	1.60%
	Loyalty		1.56%	1.61%
14/08/2018	Advertised		1.64%	1.69%
	Loyalty		1.65%	1.70%
08/10/2018	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
09/01/2019	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
28/01/2019	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
07/03/2019	Advertised		1.82%	1.91%
	Loyalty		1.83%	1.92%
04/04/2019	Issue		202	203
	Advertised		1.55%	1.60%
	Loyalty		1.65%	1.70%
23/05/2019	Issue	204	205	206
	Advertised	1.45%	1.55%	1.60%
	Loyalty	1.48%	1.58%	1.63%
20/06/2019	Issue	207	208	209
	Advertised	1.45%	1.55%	1.60%
	Loyalty	1.60%	1.70%	1.75%
04/07/2019	Issue	210	211	212
	Advertised	1.61%	1.65%	1.70%
	Loyalty	1.62%	1.70%	1.75%
23/08/2019	Issue	213	214	215
	Advertised	1.56%	1.60%	1.60%
	Loyalty	1.57%	1.61%	1.61%
09/09/2019	Issue	216	217	218
	Advertised	1.63%	1.63%	1.63%
	Loyalty	1.64%	1.64%	1.64%
23/09/2019	Issue	216	219	220
	Advertised	1.63%	1.75%	1.75%
	Loyalty	1.64%	1.76%	1.76%
10/10/2019	Issue	221	222	223
	Advertised	1.40%	1.45%	1.50%
	Loyalty	1.45%	1.50%	1.55%
10/02/2020	Issue	224	225	226
	Advertised	1.30%	1.35%	1.40%
	Loyalty	1.36%	1.41%	1.45%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
18/03/2020	Issue	227	228	229
	Advertised	1.10%	1.15%	1.20%
	Loyalty	1.20%	1.25%	1.30%
30/06/2020	Issue	236	237	238
	Advertised	0.65%	0.65%	0.65%
	Loyalty	0.70%	0.70%	0.70%
20/08/2020	Issue	239	240	241
	Advertised	0.65%	0.65%	0.65%
	Loyalty	0.90%	0.95%	1.00%
16/09/2020	Issue	242	243	244
	Advertised	0.92%	0.96%	1.01%
	Loyalty	0.93%	0.97%	1.02%
27/10/2020	Issue	245	246	247
	Advertised	0.65%	0.70%	0.75%
	Loyalty	0.75%	0.80%	0.85%
06/11/2020	Issue	248	249	250
	Advertised	0.50%	0.55%	0.60%
	Loyalty	0.55%	0.60%	0.65%
02/03/2021	Issue	251	252	253
	Advertised	0.40%	0.45%	0.50%
	Loyalty	0.55%	0.60%	0.65%
24/03/2021	Issue	254	255	256
	Advertised	0.30%	0.35%	0.45%
	Loyalty	0.45%	0.55%	0.65%
14/06/2021	Issue	257	258	259
	Advertised	0.55%	0.80%	0.95%
	Loyalty	0.56%	0.81%	0.96%
30/07/2021	Issue	260	261	259
	Advertised	0.62%	0.86%	0.95%
	Loyalty	0.63%	0.87%	0.96%
12/08/2021	Issue	262	263	259
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.80%	0.95%	0.96%
27/08/2021	Issue	264	265	266
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.85%	1.02%	1.16%
02/02/2022	Issue	267	268	269
	Advertised	0.66%	0.90%	0.95%
	Loyalty	0.95%	1.20%	1.30%
06/04/2022	Issue	270	271	272
	Advertised	1.00%	1.20%	1.40%
	Loyalty	1.20%	1.40%	1.50%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
11/04/2022	Issue	273	274	275
	Advertised	1.30%	1.55%	1.70%
	Loyalty	1.40%	1.60%	1.80%
27/05/2022	Issue	276	277	278
	Advertised	1.60%	1.75%	1.85%
	Loyalty	1.70%	1.76%	1.86%
07/07/2022	Issue	279	280	281
	Advertised	1.80%	2.00%	2.10%
	Loyalty	1.90%	2.01%	2.11%
18/08/2022	Issue	282	283	284
	Advertised	2.20%	2.60%	2.70%
	Loyalty	2.35%	2.70%	2.80%
06/09/2022	Issue	285	286	287
	Advertised	2.20%	2.60%	2.70%
	Loyalty	2.50%	2.85%	2.95%
14/10/2022	Issue	288	289	290
	Advertised	3.60%	3.80%	4.00%
	Loyalty	3.80%	4.10%	4.20%
30/11/2022	Issue	291	292	293
	Advertised	3.40%	3.70%	3.80%
	Loyalty	3.50%	3.80%	3.90%
07/02/2023	Issue	294	295	296
	Advertised	3.68%	3.85%	3.90%
	Loyalty	3.70%	3.90%	3.95%
15/02/2023	Issue	297	295	296
	Advertised	3.81%	3.85%	3.90%
	Loyalty	3.82%	3.90%	3.95%
14/03/2023	Issue	298	299	300
	Advertised	3.95%	4.00%	4.00%
	Loyalty	3.96%	4.01%	4.01%
11/04/2023	Issue	301	299	300
	Advertised	4.15%	4.00%	4.00%
	Loyalty	4.16%	4.01%	4.01%
20/04/2023	Issue	304	302	303
	Advertised	4.19%	4.20%	4.20%
	Loyalty	4.20%	4.21%	4.21%
16/06/2023	Issue	305	306	307
	Advertised	4.65%	4.70%	4.70%
	Loyalty	4.66%	4.71%	4.71%
23/06/2023	Issue	308	309	310
	Advertised	4.80%	4.90%	4.90%

	Loyalty	4.81%	4.91%	4.91%
Fixed Cash ISA AER*				
Effective Date	Rate Type	1 Year	2 Year	3 Year
29/06/2023	Issue	311	312	313
	Advertised	5.00%	5.00%	5.00%
	Loyalty	5.01%	5.01%	5.01%
06/07/2023	Issue	314	315	316
	Advertised	5.15%	5.15%	5.15%
	Loyalty	5.16%	5.16%	5.16%
15/11/2023	Issue	314	315	317
	Advertised	5.15%	5.15%	5.05%
	Loyalty	5.16%	5.16%	5.06%
21/11/2023	Issue	314	315	318
	Advertised	5.15%	5.15%	4.85%
	Loyalty	5.16%	5.16%	4.96%
29/11/2023	Issue	319	320	321
	Advertised	5.05%	5.00%	4.80%
	Loyalty	5.06%	5.01%	4.81%
12/12/2023	Issue	322	323	324
	Advertised	5.00%	4.80%	4.50%
	Loyalty	5.01%	4.81%	4.51%
20/12/2023	Issue	325	323	324
	Advertised	4.80%	4.80%	4.50%
	Loyalty	4.81%	4.81%	4.51%
10/04/2024	Issue	328	323	324
	Advertised	4.70%	4.80%	4.50%
	Loyalty	4.71%	4.81%	4.51%
24/05/2024	Issue	329	326	327
	Advertised	4.60%	4.40%	4.00%
	Loyalty	4.61%	4.41%	4.01%
12/06/2024	Issue	330	331	327
	Advertised	4.83%	4.64%	4.00%
	Loyalty	4.85%	4.65%	4.01%
24/06/2024	Issue	332	333	334
	Advertised	4.90%	4.66%	4.50%
	Loyalty	4.91%	4.67%	4.51%
27/06/2024	Issue	335	336	337
	Advertised	4.94%	4.68%	4.56%
	Loyalty	4.95%	4.69%	4.57%
03/07/2024	Issue	338	339	340
	Advertised	4.93%	4.67%	4.55%
	Loyalty	4.94%	4.68%	4.56%
02/08/2024	Issue	341	342	343
	Advertised	4.85%	4.60%	4.40%
	Loyalty	4.86%	4.61%	4.41%
	Issue	344	345	343

13/08/2024	Advertised	4.75%	4.55%	4.40%
	Loyalty	4.76%	4.56%	4.41%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
16/08/2024	Issue	346	347	348
	Advertised	4.60%	4.45%	4.30%
	Loyalty	4.61%	4.46%	4.31%
30/08/2024	Issue	349	350	351
	Advertised	4.66%	4.57%	4.35%
	Loyalty	4.67%	4.58%	4.36%
04/09/2024	Issue	352	353	351
	Advertised	4.55%	4.40%	4.35%
	Loyalty	4.56%	4.41%	4.36%
04/10/2024	Issue	354	353	355
	Advertised	4.50%	4.40%	4.25%
	Loyalty	4.51%	4.41%	4.26%
18/10/2024	Issue	356	357	358
	Advertised	4.30%	4.10%	4.00%
	Loyalty	4.31%	4.11%	4.01%
01/11/2024	Issue	359	360	361
	Advertised	4.46%	4.30%	4.25%
	Loyalty	4.47%	4.31%	4.26%
13/11/2024	Issue	362	363	364
	Advertised	4.48%	4.36%	4.33%
	Loyalty	4.49%	4.37%	4.34%
03/12/2024	Issue	365	366	367
	Advertised	4.45%	4.30%	4.25%
	Loyalty	4.46%	4.31%	4.26%
12/02/2025	Issue	368	369	370
	Advertised	4.35%	4.21%	4.15%
	Loyalty	4.36%	4.22%	4.16%
06/03/2025	Issue	371	372	373
	Advertised	4.46%	4.32%	4.20%
	Loyalty	4.47%	4.33%	4.21%
18/03/2025	Issue	374	375	373
	Advertised	4.49%	4.35%	4.20%
	Loyalty	4.50%	4.36%	4.21%
24/03/2025	Issue	376	377	378
	Advertised	4.55%	4.44%	4.43%
	Loyalty	4.56%	4.45%	4.44%
30/04/2025	Issue	379	380	381
	Advertised	4.25%	4.20%	4.00%
	Loyalty	4.26%	4.21%	4.01%
08/05/2025	Issue	382	383	381
	Advertised	4.20%	4.17%	4.00%
	Loyalty	4.21%	4.18%	4.01%
04/06/2025	Issue	384	383	385

	Advertised	4.26%	4.17%	4.17%
	Loyalty	4.27%	4.18%	4.18%

Fixed Cash ISA AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year
19/06/2025	Issue	386	387	388
	Advertised	4.30%	4.25%	4.25%
	Loyalty	4.31%	4.26%	4.26%
24/06/2025	Issue	389	387	388
	Advertised	4.35%	4.25%	4.25%
	Loyalty	4.36%	4.26%	4.26%
02/07/2025	Issue	390	391	392
	Advertised	4.32%	4.23%	4.23%
	Loyalty	4.33%	4.24%	4.24%
09/07/2025	Issue	393	394	395
	Advertised	4.20%	4.15%	4.15%
	Loyalty	4.21%	4.16%	4.16%
25/07/2025	Issue	396	397	398
	Advertised	4.30%	4.20%	4.20%
	Loyalty	4.31%	4.21%	4.21%
06/08/2025	Issue	399	400	401
	Advertised	4.20%	4.10%	4.10%
	Loyalty	4.21%	4.11%	4.11%
28/08/2025	Issue	402	403	404
	Advertised	4.30%	4.20%	4.20%
	Loyalty	4.31%	4.21%	4.21%
03/09/2025	Issue	405	403	404
	Advertised	4.32%	4.20%	4.20%
	Loyalty	4.33%	4.21%	4.21%
05/09/2025	Issue	406	403	404
	Advertised	4.30%	4.20%	4.20%
	Loyalty	4.31%	4.21%	4.21%
10/09/2025	Issue	407	403	404
	Advertised	4.22%	4.20%	4.20%
	Loyalty	4.23%	4.21%	4.21%
16/09/2025	Issue	408	409	410
	Advertised	4.20%	4.15%	4.15%
	Loyalty	4.21%	4.16%	4.16%
23/09/2025	Issue	411	412	413
	Advertised	4.15%	4.10%	4.10%
	Loyalty	4.16%	4.11%	4.11%
15/10/2025	Issue	414	415	416
	Advertised	4.10%	4.05%	4.05%
	Loyalty	4.11%	4.06%	4.06%
03/11/2025	Issue	417	418	419
	Advertised	4.05%	4.00%	4.00%
	Loyalty	4.06%	4.01%	4.01%

20/11/2025	Issue	420	421	422
	Advertised	4.28%	4.15%	4.15%
	Loyalty	4.29%	4.16%	4.16%
03/12/2025	Issue	423	424	422
	Advertised	4.05%	4.10%	4.15%
	Loyalty	4.06%	4.11%	4.16%
23/01/2026	Issue	425	424	422
	Advertised	4.12%	4.10%	4.15%
	Loyalty	4.13%	4.11%	4.16%
30/01/2026	Issue	426	424	422
	Advertised	4.16%	4.10%	4.15%
	Loyalty	4.17%	4.11%	4.16%
03/02/2026	Issue	427	424	422
	Advertised	4.12%	4.10%	4.15%
	Loyalty	4.13%	4.11%	4.16%
11/02/2026	Issue	428	429	430
	Advertised	4.08%	4.05%	4.05%
	Loyalty	4.09%	4.06%	4.06%
24/02/2026	Issue	431	429	430
	Advertised	4.00%	4.05%	4.05%
	Loyalty	4.01%	4.06%	4.06%
28/07/2026	Issue	432	433	434
	Advertised	4.67%	4.75%	4.75%
	Loyalty	4.68%	4.76%	4.76%
30/07/2026	Issue	435	433	434
	Advertised	4.70%	4.75%	4.75%
	Loyalty	4.71%	4.76%	4.76%
04/08/2026	Issue	436	433	434
	Advertised	4.67%	4.75%	4.75%
	Loyalty	4.68%	4.76%	4.76%
20/08/2026	Issue	437	438	439
	Advertised	4.05%	4.10%	4.10%
	Loyalty	4.06%	4.11%	4.11%

Variable Rate Cash ISA AER*

Effective Date	Rate
17/11/2014	1.25%
11/06/2016	1.00%

16/08/2016	0.75%
26/09/2019	0.1%
30/04/2020	0.05%
13/07/2020	0.00%
26/05/2023	0.25%

Fixed Rate Bonds AER* (For accounts opened after April 2022)

Effective Date	Rate Type	1 Year	2 Year	3 Year
11/04/2022	Issue	4	5	6
	Advertised	1.86%	2.18%	2.28%
21/04/2022	Issue	7	8	9
	Advertised	2.00%	2.25%	2.35%
24/05/2022	Issue	10	11	12
	Advertised	2.28%	2.68%	2.80%
25/05/2022	Issue	13	11	12
	Advertised	2.32%	2.68%	2.80%
08/06/2022	Issue	14	15	16
	Advertised	2.57%	2.88%	2.90%
05/07/2022	Issue	17	18	19
	Advertised	2.72%	3.08%	3.15%
10/08/2022	Issue	20	21	22
	Advertised	2.86%	3.30%	3.37%
16/08/2022	Issue	23	24	22
	Advertised	2.96%	3.35%	3.37%
16/08/2022	Issue	25	26	27
	Advertised	3.90%	4.50%	4.60%
14/10/2022	Issue	28	29	30
	Advertised	4.55%	4.70%	4.75%
16/11/2022	Issue	31	32	33
	Advertised	4.30%	4.60%	4.70%
30/11/2022	Issue	34	35	36
	Advertised	4.20%	4.40%	4.60%
22/12/2022	Issue	37	38	39

	Advertised	4.15%	4.20%	4.25%
12/01/2023	Issue	40	41	42
	Advertised	4.00%	4.05%	4.10%
14/03/2023	Issue	43	44	45
	Advertised	4.15%	4.20%	4.25%
20/03/2023	Issue	46	47	48
	Advertised	4.42%	4.50%	4.55%
24/03/2023	Issue	49		
	Advertised	4.45%		
20/03/2023	Issue	50	51	52
	Advertised	4.47%	4.52%	4.57%
20/04/2023	Issue	53	54	55
	Advertised	4.60%	4.62%	4.62%
21/04/2023	Issue	56	57	58
	Advertised	4.60%	4.62%	4.62%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
31/05/2023	Issue	61	62	63	64	65	66	67	68
	Advertised	4.50%	4.95%	4.95%	4.95%	4.95%	4.95%	4.85%	4.75%
	Loyalty	4.51%	4.96%	4.96%	4.96%	4.96%	4.96%	4.86%	4.76%
16/06/2023	Issue	69	70	71	72	73	74	75	76
	Advertised	4.75%	5.20%	5.25%	5.25%	5.25%	5.20%	5.15%	5.15%
	Loyalty	4.76%	5.30%	5.35%	5.30%	5.30%	5.25%	5.16%	5.16%
23/06/2023	Issue	77	78	79	80	73	74	75	76
	Advertised	4.95%	5.20%	5.25%	5.25%	5.25%	5.20%	5.15%	5.15%
	Loyalty	4.96%	5.65%	5.68%	5.70%	5.30%	5.25%	5.16%	5.16%
29/06/2023	Issue	81	89	83	84	85	86	87	88
	Advertised	5.25%	5.90%	5.91%	5.92%	5.90%	5.85%	5.75%	5.65%
	Loyalty	5.26%	5.91%	5.95%	6.00%	5.92%	5.86%	5.76%	5.66%
06/07/2023	Issue	90	91	83	84	92	93	87	94
	Advertised	5.27%	6.00%	5.91%	5.92%	5.95%	5.95%	5.75%	5.75%
	Loyalty	5.28%	6.01%	5.95%	6.00%	6.00%	5.96%	5.76%	5.76%
02/08/2023	Issue	90	95	83	84	96	97	98	99
	Advertised	5.27%	6.04%	5.91%	5.92%	6.06%	6.01%	5.81%	5.81%
	Loyalty	5.28%	6.05%	5.95%	6.00%	6.07%	6.02%	5.82%	5.82%
09/08/2023	Issue	100	95	83	84	96	97	98	99
	Advertised	5.47%	6.04%	5.91%	5.92%	6.06%	6.01%	5.81%	5.81%
	Loyalty	5.48%	6.05%	5.95%	6.00%	6.07%	6.02%	5.82%	5.82%
15/08/2023	Issue	101	102	83	84	103	104	105	106
	Advertised	5.38%	6.00%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.39%	6.01%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
18/08/2023	Issue	101	107	83	84	103	104	105	106
	Advertised	5.38%	5.95%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.39%	5.96%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%
07/09/2023	Issue	108	107	83	84	103	104	105	106
	Advertised	5.66%	5.95%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.67%	5.96%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%
15/09/2023	Issue	109	107	83	84	103	104	105	106
	Advertised	5.57%	5.95%	5.91%	5.92%	6.00%	5.95%	5.75%	5.75%
	Loyalty	5.58%	5.96%	5.95%	6.00%	6.01%	5.96%	5.76%	5.76%
10/10/2023	Issue	110	111	112	113	103	104	114	115
	Advertised	5.44%	6.00%	6.00%	6.00%	6.00%	5.95%	5.70%	5.65%
	Loyalty	5.45%	6.05%	6.05%	6.05%	6.01%	5.96%	5.71%	5.66%
11/10/2023	Issue	110	116	117	118	119	104	114	115
	Advertised	5.44%	5.95%	5.95%	5.95%	5.95%	5.95%	5.70%	5.65%
	Loyalty	5.45%	6.05%	6.05%	6.05%	6.01%	5.96%	5.71%	5.66%
19/10/2023	Issue	110	120	121	122	123	124	114	115
	Advertised	5.44%	5.90%	5.90%	5.90%	5.90%	5.85%	5.70%	5.65%
	Loyalty	5.45%	6.00%	6.00%	5.95%	5.91%	5.86%	5.71%	5.66%
25/10/2023	Issue	110	125	126	127	128	129	130	131
	Advertised	5.44%	5.80%	5.80%	5.80%	5.80%	5.75%	5.55%	5.50%
	Loyalty	5.45%	5.90%	5.85%	5.85%	5.81%	5.76%	5.56%	5.51%
01/11/2023	Issue	110	125	126	127	128	129	130	131
	Advertised	5.44%	5.80%	5.80%	5.80%	5.80%	5.75%	5.55%	5.50%
	Loyalty	5.45%	5.90%	5.85%	5.85%	5.81%	5.76%	5.56%	5.51%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
15/11/2023	Issue	139	132	133	134	135	140	141	142
	Advertised	5.31%	5.65%	5.65%	5.65%	5.60%	5.40%	5.30%	5.25%
	Loyalty	5.32%	5.75%	5.80%	5.75%	5.61%	5.41%	5.31%	5.26%
21/11/2023	Issue	139	143	144	145	146	147	148	149
	Advertised	5.23%	5.60%	5.55%	5.55%	5.40%	5.10%	5.05%	5.00%
	Loyalty	5.24%	5.61%	5.56%	5.56%	5.41%	5.11%	5.06%	5.01%
24/11/2023	Issue	150	151	152	153	154	155	156	157
	Advertised	5.23%	5.50%	5.40%	5.30%	5.20%	5.00%	4.85%	4.80%
	Loyalty	5.24%	5.51%	5.41%	5.31%	5.21%	5.01%	4.86%	4.81%
12/12/2023	Issue	150	158	159	160	161	162	163	164
	Advertised	5.23%	5.25%	5.20%	5.15%	5.00%	4.70%	4.60%	4.40%
	Loyalty	5.24%	5.26%	5.21%	5.16%	5.01%	4.71%	4.61%	4.41%
20/12/2023	Issue	165	166	159	160	161	162	163	164
	Advertised	5.12%	4.95%	5.20%	5.15%	5.00%	4.70%	4.60%	4.40%
	Loyalty	5.13%	4.96%	5.21%	5.16%	5.01%	4.71%	4.61%	4.41%
21/05/2024	Issue	174	166	159	160	161	162	163	164
	Advertised	5.03%	4.95%	5.20%	5.15%	5.00%	4.70%	4.60%	4.40%
	Loyalty	5.04%	4.96%	5.21%	5.16%	5.01%	4.71%	4.61%	4.41%
24/05/2024	Issue	175	176	167	168	169	170	171	172
	Advertised	4.86%	4.90%	4.85%	4.80%	4.75%	4.40%	4.20%	4.00%
	Loyalty	4.87%	4.96%	4.86%	4.81%	4.76%	4.41%	4.21%	4.01%
12/06/2024	Issue	177	178	167	168	179	170	171	172
	Advertised	5.00%	5.00%	4.85%	4.80%	4.75%	4.40%	4.20%	4.00%
	Loyalty	5.10%	5.15%	4.86%	4.81%	4.90%	4.41%	4.21%	4.01%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
20/06/2024	Issue	180	181	182	183	184	170	171	172
	Advertised	5.17%	5.10%	5.05%	4.90%	4.75%	4.40%	4.20%	4.00%
	Loyalty	5.18%	5.15%	5.15%	5.10%	4.90%	4.41%	4.21%	4.01%
24/06/2024	Issue	185	186	182	183	187	188	171	172
	Advertised	5.21%	5.20%	5.05%	4.90%	4.95%	4.75%	4.20%	4.00%
	Loyalty	5.22%	5.22%	5.15%	5.10%	5.00%	4.76%	4.21%	4.01%
27/06/2024	Issue	189	190	182	183	191	192	171	172
	Advertised	5.22%	5.23%	5.05%	4.90%	5.06%	4.81%	4.20%	4.00%
	Loyalty	5.23%	5.24%	5.15%	5.10%	5.07%	4.82%	4.21%	4.01%
03/07/2024	Issue	193	194	195	183	196	197	171	172
	Advertised	5.18%	5.16%	5.00%	4.90%	5.00%	4.75%	4.20%	4.00%
	Loyalty	5.23%	5.24%	5.15%	5.10%	5.07%	4.82%	4.21%	4.01%
30/07/2024	Issue	198	199	195	183	200	197	171	172
	Advertised	5.08%	5.10%	5.00%	4.90%	4.90%	4.75%	4.20%	4.00%
	Loyalty	5.13%	5.15%	5.15%	5.10%	5.00%	4.82%	4.21%	4.01%
01/08/2024	Issue	201	202	203	204	205	206	171	172
	Advertised	4.92%	4.90%	4.80%	4.70%	4.70%	4.65%	4.20%	4.00%
	Loyalty	4.97%	5.00%	5.00%	4.90%	4.80%	4.70%	4.21%	4.01%
13/08/2024	Issue	207	208	209	210	211	212	171	172
	Advertised	4.87%	4.80%	4.75%	4.70%	4.60%	4.50%	4.20%	4.00%
	Loyalty	4.92%	4.90%	4.80%	4.75%	4.65%	4.55%	4.21%	4.01%
30/08/2024	Issue	207	213	209	210	214	215	216	217
	Advertised	4.87%	4.90%	4.75%	4.70%	4.71%	4.55%	4.40%	4.35%
	Loyalty	4.92%	4.91%	4.80%	4.75%	4.72%	4.56%	4.41%	4.36%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
04/09/2024	Issue	218	219	209	210	220	221	222	223
	Advertised	4.77%	4.75%	4.75%	4.70%	4.60%	4.45%	4.20%	4.00%
	Loyalty	4.78%	4.76%	4.80%	4.75%	4.61%	4.46%	4.21%	4.01%
04/10/2024	Issue	218	219	209	210	220	221	222	217
	Advertised	4.77%	4.70%	4.75%	4.60%	4.50%	4.40%	4.20%	4.35%
	Loyalty	4.78%	4.76%	4.80%	4.75%	4.61%	4.46%	4.21%	4.36%
18/10/2024	Issue	228	229	230	231	232	233	234	223
	Advertised	4.61%	4.55%	4.45%	4.40%	4.35%	4.20%	4.05%	4.00%
	Loyalty	4.62%	4.56%	4.46%	4.41%	4.36%	4.21%	4.06%	4.01%
13/11/2024	Issue	235	236	230	231	232	233	234	223
	Advertised	4.85%	4.75%	4.45%	4.40%	4.35%	4.20%	4.05%	4.00%
	Loyalty	4.86%	4.76%	4.46%	4.41%	4.36%	4.21%	4.06%	4.01%
03/12/2024	Issue	237	238	230	231	232	233	234	223
	Advertised	4.55%	4.50%	4.45%	4.40%	4.35%	4.20%	4.05%	4.00%
	Loyalty	4.56%	4.51%	4.46%	4.41%	4.36%	4.21%	4.06%	4.01%
13/02/2025	Issue	239	240	241	242	243	233	234	223
	Advertised	4.45%	4.40%	4.35%	4.30%	4.25%	4.20%	4.05%	4.00%
	Loyalty	4.46%	4.41%	4.36%	4.31%	4.26%	4.21%	4.06%	4.01%
06/03/2025	Issue	244	245	241	242	246	247	234	223
	Advertised	4.51%	4.58%	4.35%	4.30%	4.35%	4.25%	4.05%	4.00%
	Loyalty	4.52%	4.59%	4.36%	4.31%	4.36%	4.26%	4.06%	4.01%
18/03/2025	Issue	244	248	241	242	249	250	234	223
	Advertised	4.51%	4.60%	4.35%	4.30%	4.45%	4.40%	4.05%	4.00%
	Loyalty	4.52%	4.61%	4.36%	4.31%	4.46%	4.41%	4.06%	4.01%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
20/03/2025	Issue	251	252	253	254	255	256	257	258
	Advertised	4.60%	4.65%	4.59%	4.57%	4.57%	4.55%	4.48%	4.46%
	Loyalty	4.61%	4.66%	4.60%	4.58%	4.58%	4.56%	4.49%	4.47%
25/04/2025	Issue	259	260	261	262	263	256	257	258
	Advertised	4.50%	4.61%	4.55%	4.53%	4.53%	4.55%	4.48%	4.46%
	Loyalty	4.51%	4.62%	4.56%	4.54%	4.54%	4.56%	4.49%	4.47%
30/04/2025	Issue	259	264	265	266	267	268	269	258
	Advertised	4.50%	4.55%	4.50%	4.48%	4.45%	4.40%	4.42%	4.46%
	Loyalty	4.51%	4.56%	4.51%	4.49%	4.46%	4.41%	4.43%	4.47%
08/05/2025	Issue	270	271	272	273	274	268	275	276
	Advertised	4.45%	4.50%	4.40%	4.40%	4.40%	4.40%	4.38%	4.35%
	Loyalty	4.46%	4.51%	4.41%	4.41%	4.41%	4.41%	4.39%	4.36%
14/05/2025	Issue	277	278	279	280	281	282	283	284
	Advertised	4.35%	4.40%	4.35%	4.30%	4.30%	4.28%	4.25%	4.20%
	Loyalty	4.36%	4.41%	4.36%	4.31%	4.31%	4.29%	4.26%	4.21%
16/05/2025	Issue	285	286	287	288	289	290	291	292
	Advertised	4.25%	4.28%	4.25%	4.20%	4.18%	4.15%	4.10%	4.05%
	Loyalty	4.26%	4.29%	4.26%	4.21%	4.19%	4.16%	4.11%	4.06%
02/06/2025	Issue	293	294	295	296	297	298	299	300
	Advertised	4.29%	4.40%	4.35%	4.30%	4.28%	4.25%	4.20%	4.15%
	Loyalty	4.30%	4.41%	4.36%	4.31%	4.29%	4.26%	4.21%	4.16%
10/06/2025	Issue	301	302	303	304	305	306	307	308
	Advertised	4.36%	4.45%	4.42%	4.37%	4.35%	4.32%	4.27%	4.22%
	Loyalty	4.37%	4.46%	4.43%	4.38%	4.36%	4.33%	4.28%	4.23%

Fixed Rate Bonds AER* (For accounts after April 2022)

Effective Date	Rate Type	6 Month	1 Year	15 Month	18 Month	2 Year	3 Year	4 Year	5 Year
12/06/2025	Issue	309	310	303	304	305	306	307	308
	Advertised	4.41%	4.50%	4.42%	4.37%	4.35%	4.32%	4.27%	4.22%
	Loyalty	4.42%	4.51%	4.43%	4.38%	4.36%	4.33%	4.28%	4.23%
19/06/2025	Issue	309	311	303	304	312	313	307	308
	Advertised	4.41%	4.55%	4.42%	4.37%	4.45%	4.45%	4.27%	4.22%
	Loyalty	4.42%	4.56%	4.43%	4.38%	4.46%	4.46%	4.28%	4.23%
02/07/2025	Issue	309	314	303	304	315	316	307	308
	Advertised	4.41%	4.52%	4.42%	4.37%	4.43%	4.41%	4.27%	4.22%
	Loyalty	4.42%	4.56%	4.43%	4.38%	4.46%	4.46%	4.28%	4.23%
09/07/2025	Issue	317	318	319	320	321	322	307	308
	Advertised	4.29%	4.35%	4.34%	4.33%	4.30%	4.30%	4.27%	4.22%
	Loyalty	4.30%	4.36%	4.35%	4.34%	4.31%	4.31%	4.28%	4.23%
11/08/2025	Issue	323	324	319	320	325	322	307	308
	Advertised	4.19%	4.25%	4.34%	4.33%	4.20%	4.30%	4.27%	4.22%
	Loyalty	4.20%	4.26%	4.35%	4.34%	4.21%	4.31%	4.28%	4.23%
28/08/2025	Issue	326	327	328	329	325	330	331	332
	Advertised	4.24%	4.37%	4.30%	4.25%	4.20%	4.15%	4.10%	4.10%
	Loyalty	4.25%	4.38%	4.31%	4.26%	4.21%	4.16%	4.11%	4.11%
29/08/2025	Issue	333	334	328	329	325	330	331	332
	Advertised	4.34%	4.40%	4.30%	4.25%	4.20%	4.15%	4.10%	4.10%
	Loyalty	4.35%	4.41%	4.31%	4.26%	4.21%	4.16%	4.11%	4.11%
16/09/2025	Issue	335	336	328	329	325	330	331	332
	Advertised	4.24%	4.35%	4.30%	4.25%	4.20%	4.15%	4.10%	4.10%

	Loyalty	4.25%	4.36%	4.31%	4.26%	4.21%	4.16%	4.11%	4.11%
15/10/2025	Issue	337	338	339	340	341	342	343	344
	Advertised	4.19%	4.25%	4.20%	4.15%	4.10%	4.05%	4.00%	4.05%
	Loyalty	4.20%	4.26%	4.21%	4.16%	4.11%	4.06%	4.01%	4.06%
31/10/2025	Issue	345	346	347	348	349	342	343	344
	Advertised	4.05%	4.05%	4.00%	4.00%	4.00%	4.05%	4.00%	4.05%
	Loyalty	4.06%	4.06%	4.01%	4.01%	4.01%	4.06%	4.01%	4.06%
20/11/2025	Issue	350	351	352	353	354	355	343	344
	Advertised	4.24%	4.28%	4.20%	4.20%	4.15%	4.15%	4.00%	4.05%
	Loyalty	4.25%	4.29%	4.21%	4.21%	4.16%	4.16%	4.01%	4.06%
05/01/2026	Issue	356	357	358	359	360	361	343	344
	Advertised	4.05%	4.05%	4.00%	4.00%	4.00%	4.05%	4.00%	4.05%
	Loyalty	4.06%	4.06%	4.01%	4.01%	4.01%	4.06%	4.01%	4.06%
23/01/2026	Issue	362	363	364	365	366	367	368	369
	Advertised	4.10%	4.24%	4.20%	4.20%	4.17%	4.18%	4.25%	4.30%
	Loyalty	4.11%	4.25%	4.21%	4.21%	4.18%	4.19%	4.26%	4.31%
30/01/2026	Issue	370	363	364	365	366	367	368	369
	Advertised	4.12%	4.24%	4.20%	4.20%	4.17%	4.18%	4.25%	4.30%
	Loyalty	4.13%	4.25%	4.21%	4.21%	4.18%	4.19%	4.26%	4.31%
09/02/2026	Issue	371	372	364	365	366	367	368	369
	Advertised	4.09%	4.21%	4.20%	4.20%	4.17%	4.18%	4.25%	4.30%
	Loyalty	4.10%	4.22%	4.21%	4.21%	4.18%	4.19%	4.26%	4.31%
25/02/2026	Issue	373	374	364	365	375	367	368	369
	Advertised	4.00%	4.15%	4.20%	4.20%	4.15%	4.18%	4.25%	4.30%
	Loyalty	4.01%	4.16%	4.21%	4.21%	4.16%	4.19%	4.26%	4.31%
11/03/2026	Issue	376	377	378	379	380	381	368	382
	Advertised	4.03%	4.25%	4.20%	4.20%	4.20%	4.20%	4.25%	4.30%
	Loyalty	4.05%	4.26%	4.30%	4.30%	4.25%	4.25%	4.26%	4.35%

14/04/2026	Issue	383	377	378	379	380	381	368	382
	Advertised	4.15%	4.25%	4.20%	4.20%	4.20%	4.20%	4.25%	4.30%
	Loyalty	4.16%	4.26%	4.30%	4.30%	4.25%	4.25%	4.26%	4.35%
06/05/2026	Issue	384	385	386	387	380	381	368	382
	Advertised	4.21%	4.35%	4.40%	4.40%	4.20%	4.20%	4.25%	4.30%
	Loyalty	4.22%	4.65%	4.50%	4.50%	4.25%	4.25%	4.26%	4.35%
11/06/2026	Issue	388	389	390	391	392	381	368	382
	Advertised	4.21%	4.35%	4.40%	4.40%	4.20%	4.20%	4.25%	4.30%
	Loyalty	4.32%	4.75%	4.65%	4.65%	4.65%	4.25%	4.26%	4.35%
17/09/2026	Issue	393	394	386	387	395	396	368	382
	Advertised	4.51%	4.35%	4.40%	4.40%	4.20%	4.20%	4.25%	4.30%
	Loyalty	4.52%	4.95%	4.65%	4.65%	5.00%	5.05%	4.26%	4.35%

Variable Rate Bond AER*

Effective Date	Rate
31/05/2023	0.25%
01/11/2023	1.00%

Fixed Rate Bonds AER* (For accounts before March 2022)

(UK Personals)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
16/05/2018	Issue						1.65%	1.70%
	Advertised						1.66%	1.71%
14/08/2018	Issue						1.69%	1.79%
	Advertised						1.70%	1.80%
08/10/2018	Issue						1.80%	1.90%
	Advertised						1.90%	2.00%
04/04/2019	Issue				452	453	449	450
	Advertised				n/a	n/a	1.60%	1.70%
	Loyalty				1.60%	1.60% / 1.61%	1.70%	1.80%
23/05/2019	Issue		454	454	457	458	455	456
	Advertised		1.55%	n/a	n/a	n/a	1.60%	1.70%
	Loyalty		1.56%	1.25% / 1.24%	1.56%	1.56% / 1.57%	1.61%	1.71%
20/06/2019	Issue		460	460	463	464	461	462
	Advertised		1.55%	n/a	n/a	n/a	1.60%	1.70%
	Loyalty		1.60%	1.30% / 1.29%	1.60%	1.60% / 1.61%	1.65%	1.75%
17/12/2019	Issue	465	466	466	469	470	467	468
	Advertised	n/a	1.50%	n/a	n/a	n/a	1.55%	1.60%
	Loyalty	0.55%	1.55%	1.25%	1.55%	1.55%	1.60%	1.65%
18/03/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	1.25%	n/a	n/a	n/a	1.30%	1.35%
	Loyalty	0.35%	1.35%	1.06% / 1.05%	1.35%	1.35%	1.40%	1.45%
01/05/2020	Issue	477	478	478	481	482	479	480
	Advertised	n/a	1.15%	n/a	n/a	n/a	1.20%	1.25%
	Loyalty	0.25%	1.20%	0.90%	1.20%	1.20%	1.25%	1.30%
03/06/2020	Issue	483	484	484	487	488	485	486
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.00%	1.00%

	Loyalty	0.20%	1.05%	0.75%	1.05%	1.05%	1.05%	1.05%
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Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
30/06/2020	Issue	489	490	490	493	494	491	492
	Advertised	n/a	0.75%	n/a	n/a	n/a	0.75%	0.75%
	Loyalty	0.10%	0.80%	0.50%	0.80%	0.80%	0.80%	0.80%
20/08/2020	Issue	489	495	495	498	499	496	497
	Advertised	n/a	0.75%	n/a	n/a	n/a	0.75%	0.75%
	Loyalty	0.10%	1.05%	0.50%	1.05%	1.05%	1.10%	1.15%
27/10/2020	Issue	489	500	500	503	504	501	502
	Advertised	n/a	0.75%	n/a	n/a	n/a	0.75%	0.75%
	Loyalty	0.10%	0.90%	0.50%	0.90%	0.90%	0.95%	1.00%
06/11/2020	Issue	489	505	505	508	509	506	507
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.60%	0.65%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.65%	0.70%
15/02/2021	Issue	489	505	505	508	509	510	511
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.71%	0.81%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.72%	0.82%
02/03/2021	Issue	489	505	505	508	509	512	513
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.75%	0.90%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.76%	0.91%
10/03/2021	Issue	489	505	505	508	509	514	513
	Advertised	n/a	0.55%	n/a	n/a	n/a	0.70%	0.90%
	Loyalty	0.05%	0.60%	0.35%	0.60%	0.60%	0.76%	0.91%
19/04/2021	Issue	489	515	505	508	509	516	513
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.60%	0.90%
	Loyalty	0.05%	0.55%	0.35%	0.60%	0.60%	0.70%	0.91%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
04/05/2021	Issue	489	515	505	508	509	516	517
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.60%	0.95%
	Loyalty	0.05%	0.55%	0.35%	0.60%	0.60%	0.70%	0.96%
19/05/2021	Issue	489	515	515	508	509	516	518
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.60%	1.02%
	Loyalty	0.05%	0.55%	0.35%	0.60%	0.60%	0.70%	1.03%
03/06/2021	Issue	489	519	519	508	509	520	521
	Advertised	n/a	0.70%	n/a	n/a	n/a	0.80%	1.15%
	Loyalty	0.05%	0.71%	0.35%	0.60%	0.60%	0.86%	1.16%
14/06/2021	Issue	489	522	522	508	509	523	524
	Advertised	n/a	0.90%	n/a	n/a	n/a	1.10%	1.25%
	Loyalty	0.05%	0.91%	0.35%	0.60%	0.60%	1.11%	1.26%
30/07/2021	Issue	489	525	525	508	509	526	527
	Advertised	n/a	0.95%	n/a	n/a	n/a	1.15%	1.30%
	Loyalty	0.05%	0.96%	0.35%	0.60%	0.60%	1.16%	1.31%
12/08/2021	Issue	489	528	528	508	509	529	530
	Advertised	n/a	1.22%	n/a	n/a	n/a	1.41%	1.50%
	Loyalty	0.05%	1.23%	0.35%	0.60%	0.60%	1.42%	1.51%
25/10/2021	Issue	489	531	531	508	509	532	533
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.15%	1.20%
	Loyalty	0.05%	1.15%	0.35%	0.60%	0.60%	1.20%	1.21%
02/02/2022	Issue	489	534	531	508	509	535	536
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.15%	1.20%
	Loyalty	0.05%	1.35%	0.35%	0.60%	0.60%	1.55%	1.65%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
25/03/2022	Issue	489	537	531	508	509	538	539
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.15%	1.20%
	Loyalty	0.05%	1.65%	0.35%	0.60%	0.60%	1.95%	2.00%
07/04/2022	Issue	489	540	531	508	509	541	542
	Advertised	n/a	1.78%	n/a	n/a	n/a	2.10%	2.20%
	Loyalty	0.05%	1.90%	0.35%	0.60%	0.60%	2.20%	2.30%
11/04/2022	Issue	489	540	531	508	509	541	542
	Loyalty	0.05%	1.90%	0.35%	0.60%	0.60%	2.20%	2.30%
21/04/2022	Issue	489	543	531	508	509	544	545
	Loyalty	0.05%	2.02%	0.35%	0.60%	0.60%	2.27%	2.37%
24/05/2022	Issue	489	546	531	508	509	547	548
	Loyalty	0.05%	2.30%	0.35%	0.60%	0.60%	2.70%	2.81%
25/05/2022	Issue	489	549	531	508	509	547	548
	Loyalty	0.05%	2.33%	0.35%	0.60%	0.60%	2.70%	2.81%
08/06/2022	Issue	489	550	531	508	509	551	552
	Loyalty	0.05%	2.58%	0.35%	0.60%	0.60%	2.89%	2.91%
05/07/2022	Issue	489	553	531	508	509	554	555
	Loyalty	0.05%	2.73%	0.35%	0.60%	0.60%	3.09%	3.16%
10/08/2022	Issue	489	556	531	508	509	557	558
	Loyalty	0.05%	2.87%	0.35%	0.60%	0.60%	3.31%	3.38%
16/08/2022	Issue	489	559	531	508	509	560	558
	Loyalty	0.05%	2.97%	0.35%	0.60%	0.60%	3.36%	3.38%
30/09/2022	Issue	489	561	531	508	509	562	563
	Loyalty	0.05%	3.91%	0.35%	0.60%	0.60%	4.51%	4.61%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/10/2022	Issue	489	564	531	508	509	565	566
	Loyalty	0.05%	4.56%	0.35%	0.60%	0.60%	4.71%	4.76%
16/11/2022	Issue	489	567	531	508	509	568	569
	Loyalty	0.05%	4.40%	0.35%	0.60%	0.60%	4.65%	4.75%
30/11/2022	Issue	489	570	531	508	509	571	572
	Loyalty	0.05%	4.25%	0.35%	0.60%	0.60%	4.45%	4.65%
22/12/2022	Issue	489	573	531	508	509	574	575
	Loyalty	0.05%	4.16%	0.35%	0.60%	0.60%	4.21%	4.26%
12/01/2023	Issue	489	576	531	508	509	577	578
	Loyalty	0.05%	4.01%	0.35%	0.60%	0.60%	4.06%	4.11%
14/03/2023	Issue	489	579	531	508	509	580	581
	Loyalty	0.05%	4.30%	0.35%	0.60%	0.60%	4.35%	4.40%
20/03/2023	Issue	489	582	531	508	509	583	584
	Loyalty	0.05%	4.43%	0.35%	0.60%	0.60%	4.51%	4.56%
24/03/2023	Issue	489	585	531	508	509	583	584
	Loyalty	0.05%	4.46%	0.35%	0.60%	0.60%	4.51%	4.56%
11/04/2023	Issue	489	586	531	508	509	587	588
	Loyalty	0.05%	4.52%	0.35%	0.60%	0.60%	4.57%	4.62%
20/04/2023	Issue	489	589	531	508	509	590	591
	Loyalty	0.05%	4.61%	0.35%	0.60%	0.60%	4.62%	4.62%
21/04/2023	Issue	489	592	531	508	509	593	594
	Loyalty	0.05%	4.66%	0.35%	0.60%	0.60%	4.67%	4.67%
31/05/2023	Issue	489	595	531	508	509	596	597
	Loyalty	0.05%	4.96%	0.35%	0.60%	0.60%	4.96%	4.96%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
16/06/2023	Issue	489	598	531	508	509	599	600
	Loyalty	0.05%	5.30%	0.35%	0.60%	0.60%	5.30%	5.25%
23/06/2023	Issue	489	601	531	508	509	599	600
	Loyalty	0.05%	5.65%	0.35%	0.60%	0.60%	5.30%	5.25%
29/06/2023	Issue	489	602	531	508	509	603	604
	Loyalty	0.05%	5.91%	0.35%	0.60%	0.60%	5.92%	5.86%
06/07/2023	Issue	489	605	531	508	509	606	607
	Loyalty	0.05%	6.01%	0.60%	0.60%	0.60%	6.00%	5.96%
02/08/2023	Issue	489	608	531	508	509	609	610
	Loyalty	0.05%	6.05%	0.60%	0.60%	0.60%	6.07%	6.02%
15/08/2023	Issue	489	611	531	508	509	612	613
	Loyalty	0.05%	6.01%	0.60%	0.60%	0.60%	6.01%	5.96%
18/08/2023	Issue	489	614	531	508	509	612	613
	Loyalty	0.05%	5.96%	0.60%	0.60%	0.60%	6.01%	5.96%
10/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	0.60%	6.01%	5.96%
11/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	0.60%	6.01%	5.96%
19/10/2023	Issue	489	616	531	508	509	617	618
	Loyalty	0.05%	6.00%	0.60%	0.60%	0.60%	5.91%	5.86%
25/10/2023	Issue	489	619	531	508	509	620	621
	Loyalty	0.05%	5.90%	0.60%	0.60%	0.60%	5.81%	5.76%
31/10/2023	Issue	489	622	531	508	509	623	624
	Loyalty	0.05%	5.75%	0.60%	0.60%	0.60%	5.61%	5.56%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
15/11/2023	Issue	489	622	531	508	509	623	625
	Loyalty	0.05%	5.75%	0.60%	0.60%	0.60%	5.61%	5.41%
21/11/2023	Issue	489	626	531	508	509	627	628
	Loyalty	0.05%	5.61%	0.60%	0.60%	0.60%	5.41%	5.11%
24/11/2023	Issue	489	629	531	508	509	630	631
	Loyalty	0.05%	5.51%	0.60%	0.60%	0.60%	5.21%	5.01%
12/12/2023	Issue	489	632	531	508	509	633	634
	Loyalty	0.05%	5.26%	0.60%	0.60%	0.60%	5.01%	4.71%
20/12/2023	Issue	489	635	531	508	509	636	637
	Loyalty	0.05%	4.96%	0.60%	0.60%	0.60%	4.76%	4.41%
12/06/2024	Issue	489	638	531	508	509	639	637
	Loyalty	0.05%	5.15%	0.60%	0.60%	0.60%	4.90%	4.41%
24/06/2023	Issue	489	640	531	508	509	641	642
	Loyalty	0.05%	5.22%	0.60%	0.60%	0.60%	5.00%	4.76%
27/06/2024	Issue	489	643	531	508	509	644	648
	Loyalty	0.05%	5.24%	0.60%	0.60%	0.60%	5.07%	4.82%
03/07/2024	Issue	489	646	531	508	509	647	648
	Loyalty	0.05%	5.24%	0.60%	0.60%	0.60%	5.07%	4.82%
30/07/2024	Issue	489	649	531	508	509	650	648
	Loyalty	0.05%	5.15%	0.60%	0.60%	0.60%	5.00%	4.82%
01/08/2024	Issue	489	651	531	508	509	652	653
	Loyalty	0.05%	5.00%	0.60%	0.60%	0.60%	4.80%	4.70%
13/08/2024	Issue	489	654	531	508	509	655	656
	Loyalty	0.05%	4.90%	0.60%	0.60%	0.60%	4.65%	4.55%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
30/08/2024	Issue	489	657	531	508	509	658	659
	Loyalty	0.05%	4.91%	0.60%	0.60%	0.60%	4.72%	4.56%
04/09/2024	Issue	489	660	531	508	509	661	662
	Loyalty	0.05%	4.76%	0.60%	0.60%	0.60%	4.61%	4.46%
18/10/2024	Issue	489	663	531	508	509	664	665
	Loyalty	0.05%	4.56%	0.60%	0.60%	0.60%	4.36%	4.21%
13/11/2024	Issue	489	666	531	508	509	664	665
	Loyalty	0.05%	4.76%	0.60%	0.60%	0.60%	4.36%	4.21%
03/12/2024	Issue	489	667	531	508	509	664	665
	Loyalty	0.05%	4.51%	0.60%	0.60%	4.96%	4.36%	4.21%
13/02/2025	Issue	489	668	531	508	509	669	665
	Loyalty	0.05%	4.41%	0.60%	0.60%	4.96%	4.26%	4.21%
06/03/2025	Issue	489	670	531	508	509	671	672
	Loyalty	0.05%	4.59%	0.60%	0.60%	0.60%	4.36%	4.26%
18/03/2025	Issue	489	673	531	508	509	674	675
	Loyalty	0.05%	4.61%	0.60%	0.60%	0.60%	4.46%	4.41%
20/03/2025	Issue	489	676	531	508	509	677	678
	Loyalty	0.05%	4.66%	0.60%	0.60%	0.60%	4.58%	4.56%
25/04/2025	Issue	489	679	531	508	509	680	678
	Loyalty	0.05%	4.62%	0.60%	0.60%	0.60%	4.54%	4.56%
30/04/2025	Issue	489	681	531	508	509	682	683
	Loyalty	0.05%	4.56%	0.60%	0.60%	0.60%	4.46%	4.41%
08/05/2025	Issue	489	684	531	508	509	685	683
	Loyalty	0.05%	4.51%	0.60%	0.60%	0.60%	4.41%	4.41%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/05/2025	Issue	489	686	531	508	509	687	688
	Loyalty	0.05%	4.41%	0.60%	0.60%	0.60%	4.31%	4.29%
16/05/2025	Issue	489	689	531	508	509	690	691
	Loyalty	0.05%	4.29%	0.60%	0.60%	0.60%	4.19%	4.16%
02/06/2025	Issue	489	692	531	508	509	693	694
	Loyalty	0.05%	4.41%	0.60%	0.60%	0.60%	4.29%	4.25%
10/06/2025	Issue	489	695	531	508	509	696	697
	Loyalty	0.05%	4.46%	0.60%	0.60%	0.60%	4.36%	4.33%
12/06/2025	Issue	489	698	531	508	509	696	697
	Loyalty	0.05%	4.51%	0.60%	0.60%	0.60%	4.36%	4.33%
19/06/2025	Issue	489	699	531	508	509	700	701
	Loyalty	0.05%	4.56%	0.60%	0.60%	0.60%	4.46%	4.46%
02/07/2025	Issue	489	702	531	508	509	703	704
	Loyalty	0.05%	4.56%	0.60%	0.60%	0.60%	4.46%	4.46%
09/07/2025	Issue	489	705	531	508	509	706	707
	Loyalty	0.05%	4.36%	0.60%	0.60%	0.60%	4.31%	4.31%
11/08/2025	Issue	489	708	531	508	509	709	707
	Loyalty	0.05%	4.26%	0.60%	0.60%	0.60%	4.21%	4.31%
28/08/2025	Issue	489	710	531	508	509	709	711
	Loyalty	0.05%	4.38%	0.60%	0.60%	0.60%	4.21%	4.16%
29/08/2025	Issue	489	712	531	508	509	709	711
	Loyalty	0.05%	4.41%	0.60%	0.60%	0.60%	4.21%	4.16%
16/09/2025	Issue	489	713	531	508	509	709	711
	Loyalty	0.05%	4.41%	0.60%	0.60%	0.60%	4.21%	4.16%
15/10/2025	Issue	489	714	531	508	509	715	716
	Loyalty	0.05%	4.26%	0.60%	0.60%	0.60%	4.11%	4.06%

31/10/2025	Issue	489	717	531	508	509	718	716
	Loyalty	0.05%	4.06%	0.60%	0.60%	0.60%	4.01%	4.06%
20/11/2025	Issue	489	719	531	508	509	720	721
	Loyalty	0.05%	4.29%	0.60%	0.60%	0.60%	4.16%	4.16%
05/01/2026	Issue	489	722	531	508	509	723	724
	Loyalty	0.05%	4.06%	0.60%	0.60%	0.60%	4.01%	4.06%
23/01/2026	Issue	489	725	531	508	509	726	727
	Loyalty	0.05%	4.25%	0.60%	0.60%	0.60%	4.18%	4.19%
09/02/2026	Issue	489	728	531	508	509	726	727
	Loyalty	0.05%	4.22%	0.60%	0.60%	0.60%	4.18%	4.19%
25/02/2026	Issue	489	729	531	508	509	730	727
	Loyalty	0.05%	4.16%	0.60%	0.60%	0.60%	4.16%	4.19%
11/03/2026	Issue	489	731	531	508	509	732	733
	Loyalty	0.05%	4.26%	0.60%	0.60%	0.60%	4.25%	4.25%
06/05/2026	Issue	489	734	531	508	509	732	733
	Loyalty	0.05%	4.65%	0.60%	0.60%	0.60%	4.25%	4.25%
11/06/2026	Issue	489	735	531	508	509	736	733
	Loyalty	0.05%	4.75%	0.60%	0.60%	0.60%	4.65%	4.25%
17/09/2026	Issue	489	737	531	508	509	738	739
	Loyalty	0.05%	4.95%	0.60%	0.60%	0.60%	5.00%	5.05%

Fixed Rate Bonds AER* (For accounts before March 2022)								
(Not Ordinarily Resident in the UK Personals)								
Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/11/2017	Advertised							1.05%
	Loyalty							1.07%
07/03/2018	Advertised							1.00%
	Loyalty						0.90%	1.01%
16/05/2018	Advertised						0.90%	1.00%
	Loyalty						0.91%	1.01%
14/08/2018	Advertised					n/a	0.94%	0.99%
	Loyalty					0.90%	0.95%	1.00%
08/10/2018	Advertised				n/a	n/a	1.05%	1.15%
	Loyalty				1.00%	1.00%	1.10%	1.20%
04/04/2019	Issue				452	453	449	450
	Advertised				n/a	n/a	n/a	n/a
	Loyalty				0.90%	0.90%	1.00%	1.10%
23/05/2019	Issue		454	454	457	458	455	456
	Advertised		n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty		0.80%	0.55%	0.80%	0.80%	0.90%	1.00%
20/06/2019	Issue		460	460	463	464	461	462
	Advertised		n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty		0.85%	0.60%	0.85%	0.85%	0.95%	1.05%
17/12/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.10%	0.40%	0.20%	0.40%	0.40%	0.50%	0.60%

18/03/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.10%	0.40%	0.20%	0.40%	0.40%	0.50%	0.60%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
01/05/2020	Issue	477	478	478	481	482	479	480
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.10%	0.25%	0.10%	0.25%	0.25%	0.35%	0.45%
03/06/2020	Issue	483	484	484	487	488	485	486
	Advertised Rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty Rate	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
30/06/2020	Issue	489	490	490	493	494	491	492
	Advertised Rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty Rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
20/08/2020	Issue	489	495	495	498	499	496	497
	Advertised Rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty Rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
06/11/2020	Issue	490	505	505	508	509	506	507
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
15/02/2021	Issue	490	505	505	508	509	510	511
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
02/03/2021	Issue	490	505	505	508	509	512	513
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
10/03/2021	Issue	490	505	505	508	509	514	513
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a

	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
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Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
19/04/2021	Issue	489	515	505	508	509	516	517
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/03/2022	Issue	489	537	505	508	509	538	539
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
07/04/2022	Issue	489	540	505	508	509	541	542
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
11/04/2022	Issue	489	540	505	508	509	541	542
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/05/2022	Issue	489	546	505	508	509	547	548
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/05/2022	Issue	489	549	505	508	509	547	548
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
08/06/2022	Issue	489	550	505	508	509	551	552
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
05/07/2022	Issue	489	553	505	508	509	554	555
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a

	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
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Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
10/08/2022	Issue	489	556	505	508	509	557	558
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
16/08/2022	Issue	489	559	505	508	509	560	558
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30/09/2022	Issue	489	561	505	508	509	562	563
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
14/10/2022	Issue	489	564	505	508	509	565	566
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
16/11/2022	Issue	489	567	505	508	509	568	569
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30/11/2022	Issue	489	570	505	508	509	571	572
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
22/12/2022	Issue	489	573	505	508	509	574	575
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
12/01/2023	Issue	489	576	505	508	509	577	578
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a

	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
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Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/03/2023	Issue	489	579	505	508	509	580	581
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/03/2023	Issue	489	582	531	508	509	583	584
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/03/2023	Issue	489	585	531	508	509	583	584
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
11/04/2023	Issue	489	586	531	508	509	587	588
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/04/2023	Issue	489	589	531	508	509	590	591
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
21/04/2023	Issue	489	592	531	508	509	593	594
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
31/05/2023	Issue	489	595	531	508	509	596	597
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
16/06/2023	Issue	489	598	531	508	509	599	600
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
23/06/2023	Issue	489	601	531	508	509	599	600
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
29/06/2023	Issue	489	602	531	508	509	603	604
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
06/07/2023	Issue	489	605	531	508	509	608	609
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
02/08/2023	Issue	489	608	531	508	509	609	610
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
15/08/2023	Issue	489	611	531	508	509	612	613
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
18/08/2023	Issue	489	614	531	508	509	612	613
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
10/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.01%	5.96%
11/10/2023	Issue	489	615	531	508	509	612	613
	Loyalty	0.05%	6.05%	0.60%	0.60%	4.96%	6.01%	5.96%
19/10/2023	Issue	489	616	508	509	509	617	618
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/10/2023	Issue	489	619	508	509	509	620	621
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
31/10/2023	Issue	489	622	508	509	509	623	624
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
15/11/2023	Issue	489	622	508	509	509	623	624
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
21/11/2023	Issue	489	622	508	509	509	623	624
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/11/2023	Issue	489	629	508	509	509	630	631
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
12/12/2023	Issue	489	632	508	509	509	633	634
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/12/2023	Issue	489	632	508	509	509	633	634

	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed Rate Bonds AER* (For accounts before March 2022)								
Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
12/06/2024	Issue	489	632	508	509	509	633	634
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/06/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
24/06/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
27/06/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
03/07/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30/07/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
01/08/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
13/08/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30/08/2024	Issue	489	632	508	509	509	633	634
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
04/09/2024	Issue	489	632	508	509	509	633	634
	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
18/10/2024	Issue	489	632	508	509	509	664	665

	Loyalty Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Fixed Rate Bonds AER* (For accounts before March 2022)								
Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
13/11/2024	Issue	489	666	508	509	509	664	665
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
03/12/2024	Issue	489	667	508	509	509	664	665
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
13/02/2025	Issue	489	668	508	509	509	669	665
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
06/03/2025	Issue	489	670	508	509	509	671	672
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
18/03/2025	Issue	489	673	508	509	509	674	675
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
20/03/2025	Issue	489	673	508	509	509	674	675
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
25/04/2025	Issue	489	679	508	509	509	680	675
	Loyalty	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Fixed Rate Bonds AER* (For accounts before March 2022)

All Business (Advertised Not Applicable WEF 07/07/2020)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
14/11/2017	Advertised							1.60%
	Loyalty							1.61%
07/03/2018	Advertised							1.60%
	Loyalty							1.66%
16/05/2018	Advertised						1.65%	1.70%
	Loyalty						1.66%	1.71%
14/08/2018	Advertised						1.59%	1.64%
	Loyalty						1.60%	1.65%
08/10/2018	Advertised						1.70%	1.80%
	Loyalty						1.75%	1.85%
04/04/2019	Issue				452	453	449	450
	Advertised				n/a	n/a	n/a	n/a
	Loyalty				1.45%	1.45% / 1.46%	1.55%	1.65%
23/05/2019	Issue		454	454	457	458	455	456
	Advertised		1.35%	n/a	n/a	n/a	1.50%	1.60%
	Loyalty		1.36%	1.05% / 1.06%	1.36%	1.36%	1.51%	1.61%
20/06/2019	Issue		460	460	463	464	461	462
	Advertised		1.35%	n/a	n/a	n/a	1.50%	1.60%
	Loyalty		1.40%	1.10% / 1.09%	1.40%	1.40%	1.55%	1.65%
17/12/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.05%	1.10%
	Loyalty	0.10%	1.05%	0.70%	1.05%	1.05%	1.10%	1.05%
18/03/2019	Issue	471	472	472	475	476	473	474
	Advertised	n/a	1.00%	n/a	n/a	n/a	1.05%	1.10%
	Loyalty	0.10%	1.05%	0.70%	1.05%	1.05%	1.10%	1.05%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
01/05/2020	Issue	483	484	484	487	488	485	486
	Advertised	n/a	0.70%	n/a	n/a	n/a	0.70%	0.70%
	Loyalty	0.10%	0.75%	0.40%	0.75%	0.75%	0.75%	0.75%
03/06/2020	Issue	483	484	484	487	488	485	486
	Advertised	n/a	0.70%	n/a	n/a	n/a	0.70%	0.70%
	Loyalty	0.10%	0.75%	0.40%	0.75%	0.75%	0.75%	0.75%
30/06/2020	Issue	489	490	490	493	494	491	492
	Advertised	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Loyalty	0.05%	0.55%	0.20%	0.55%	0.55%	0.55%	0.55%
20/08/2020	Issue	489	495	495	498	499	496	497
	Advertised	n/a	0.50%	n/a	n/a	n/a	0.50%	0.50%
	Loyalty	0.05%	0.55%	0.20%	0.55%	0.55%	0.55%	0.55%
06/11/2020	Issue	490	505	505	508	509	506	507
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%
15/02/2021	Issue	490	505	505	508	509	510	511
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%
02/03/2021	Issue	490	505	505	508	509	512	513
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%
10/03/2021	Issue	490	505	505	508	509	514	513
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%

Fixed Rate Bonds AER* (For accounts before March 2022)

Effective Date	Rate Type	9 Month	1 Year	1 Year (Monthly)	15 Month	18 Month	2 Year	3 Year
19/04/2021	Issue	489	515	505	508	509	516	517
	Advertised	n/a	0.05%	n/a	n/a	n/a	0.05%	0.05%
	Loyalty	0.01%	0.10%	0.05%	0.10%	0.10%	0.10%	0.10%

Junior Cash ISA AER*

Effective Date	Rate
25/07/2019	0.10%
30/04/2020	0.05%
13/07/2021	0.00%

Online OISA AER

Date Effective From	Effective Rate	Available to new customers?
Issue 1		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
04/02/2021	0.76%	No
10/06/2020	1.02%	No
18/05/2020	1.20%	No
02/12/2019	1.31%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 2		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
04/02/2021	0.76%	No
10/06/2020	1.02%	No
18/05/2020	1.20%	No
10/02/2020	1.29%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 3		
09/10/2025	0.50%	No

Date Effective From	Effective Rate	Available to new customers?
04/08/2023	1.00%	No
04/02/2021	0.76%	No
10/06/2020	1.02%	No
19/03/2020	1.05%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 4		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
04/02/2021	0.76%	No
25/06/2020	0.90%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 5		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
04/02/2021	0.76%	No
21/09/2020	1.00%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 6		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
04/02/2021	0.76%	No
22/10/2020	0.95%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 7		
09/10/2025	0.50%	No
04/08/2023	1.00%	No

Date Effective From	Effective Rate	Available to new customers?
05/11/2020	0.50%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 8		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
21/01/2021	0.55%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 9		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
09/02/2021	0.50%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 10		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
23/03/2021	0.40%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 11		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
12/05/2021	0.41%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 12		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
19/05/2021	0.46%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 13		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
09/06/2021	0.47%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 14		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
14/06/2021	0.54%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 15		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
12/08/2021	0.65%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 16		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
27/08/2021	0.60%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 17		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
12/10/2021	0.65%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 18		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
02/02/2022	0.60%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 19		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
11/03/2022	0.76%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 20		
09/10/2025	0.50%	No
04/08/2023	1.00%	No
24/03/2022	0.80%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 21		
09/10/2025	0.50%	No

Date Effective From	Effective Rate	Available to new customers?
04/08/2023	1.00%	No
01/04/2022	0.90%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 22		
09/10/2025	0.50%	No
26/02/2025	1.00%	No
13/04/2022	1.05%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 23		
09/10/2025	0.50%	No
26/02/2025	1.00%	No
08/06/2022	1.31%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 24		
09/10/2025	0.50%	No
27/05/2025	1.00%	No
26/02/2025	1.10%	No
05/07/2022	1.40%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 25		
18/12/2025	0.75%	No
28/08/2025	1.00%	No
27/05/2025	1.10%	No
26/02/2025	1.35%	No
06/09/2022	1.65%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 26		
18/12/2025	1.10%	No
28/08/2025	1.35%	No
27/05/2025	1.60%	No
26/02/2025	1.85%	No
11/10/2022	2.15%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 27		
18/12/2025	1.45%	No
28/08/2025	1.70%	No
27/05/2025	1.95%	No
26/02/2025	2.20%	No
23/11/2022	2.50%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 28		
18/12/2025	1.60%	No
28/08/2025	1.85%	No
27/05/2025	2.10%	No
26/02/2025	2.35%	No
12/01/2023	2.65%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 29		
18/12/2025	1.75%	No
28/08/2025	2.00%	No
27/05/2025	2.30%	No
26/02/2025	2.55%	No

Date Effective From	Effective Rate	Available to new customers?
24/01/2023	2.85%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 30		
18/12/2025	1.95%	No
28/08/2025	2.20%	No
27/05/2025	2.45%	No
26/02/2025	2.70%	No
22/02/2023	3.00%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 31		
18/12/2025	2.00%	No
28/08/2025	2.25%	No
27/05/2025	2.50%	No
26/02/2025	2.75%	No
07/03/2023	3.05%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 32		
18/12/2025	2.10%	No
28/08/2025	2.35%	No
27/05/2025	2.60%	No
26/02/2025	2.85%	No
16/03/2023	3.15%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 33		
18/12/2025	2.15%	No
28/08/2025	2.40%	No

Date Effective From	Effective Rate	Available to new customers?
27/05/2025	2.65%	No
26/02/2025	2.90%	No
17/03/2023	3.20%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 34		
18/12/2025	2.20%	No
28/08/2025	2.45%	No
27/05/2025	2.70%	No
26/02/2025	2.98%	No
11/04/2023	3.28%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 35		
18/12/2025	2.30%	No
28/08/2025	2.55%	No
27/05/2025	2.80%	No
26/02/2025	3.05%	No
20/04/2023	3.35%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 36		
18/12/2025	2.35%	No
28/08/2025	2.60%	No
27/05/2025	2.85%	No
26/02/2025	3.10%	No
12/12/2024	3.40%	No
05/05/2023	3.50%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 37		
18/12/2025	2.45%	No
28/08/2025	2.70%	No
27/05/2025	2.95%	No
26/02/2025	3.20%	No
12/12/2024	3.50%	No
24/05/2023	3.62%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 38		
18/12/2025	2.65%	No
28/08/2025	2.90%	No
27/05/2025	3.15%	No
26/02/2025	3.40%	No
12/12/2024	3.70%	No
23/06/2023	3.85%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 39		
18/12/2025	3.00%	No
28/08/2025	3.30%	No
27/05/2025	3.55%	No
26/02/2025	3.80%	No
12/12/2024	4.10%	No
25/07/2023	4.25%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 40		
18/12/2025	3.00%	No
28/08/2025	3.30%	No
27/05/2025	3.60%	No
26/02/2025	3.85%	No
12/12/2024	4.15%	No

Date Effective From	Effective Rate	Available to new customers?
04/08/2023	4.40%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 41		
18/12/2025	3.35%	No
28/08/2025	3.60%	No
27/05/2025	3.90%	No
26/02/2025	4.15%	No
12/12/2024	4.45%	No
12/09/2023	4.70%	No
01/09/2023	4.55%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 42		
18/12/2025	3.35%	No
28/08/2025	3.60%	No
27/05/2025	3.90%	No
26/02/2025	4.15%	No
12/12/2024	4.45%	No
12/09/2023	4.70%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 43		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
20/09/2024	4.82%	No
19/10/2023	5.07%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 44		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
20/09/2024	4.82%	No
29/11/2023	5.00%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 45		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
23/09/2024	4.82%	No
12/04/2024	4.90%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 46		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
03/05/2024	4.82%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 47		

Date Effective From	Effective Rate	Available to new customers?
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
23/09/2024	4.82%	No
25/06/2024	4.87%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 48		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
02/08/2024	4.82%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 49		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
12/12/2024	4.50%	No
04/10/2024	4.80%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 50		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No

Date Effective From	Effective Rate	Available to new customers?
26/02/2025	4.20%	No
12/12/2024	4.50%	No
11/10/2024	4.70%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 51		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
18/10/2024	4.60%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 52		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
27/05/2025	3.95%	No
26/02/2025	4.20%	No
14/11/2024	4.50%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 53		
18/12/2025	3.35%	No
28/08/2025	3.65%	No
12/02/2025	4.20%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 54		
18/12/2025	3.60%	No
31/10/2025	3.90%	No

Date Effective From	Effective Rate	Available to new customers?
12/05/2025	4.20%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 55		
18/12/2025	3.60%	No
07/08/2025	3.90%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 56		
18/12/2025	4.05%	No
03/09/2025	4.35%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 57		
18/12/2025	3.65%	No
15/09/2025	3.90%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 58		
18/12/2025	3.45%	No
31/10/2025	3.70%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 59		
18/12/2025	3.95%	No

Date Effective From	Effective Rate	Available to new customers?
20/11/2025	4.20%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 60		
03/12/2025	4.00%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 61		
23/01/2026	4.10%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 62		
11/02/2026	4.05%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 63		
14/04/2026	4.17%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 64		
17/04/2026	4.05%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 65		

Date Effective From	Effective Rate	Available to new customers?
18/04/2026	4.17%	No

Date Effective From	Effective Rate	Available to new customers?
Issue 66		
20/04/2026	4.05%	No

1 Year FlexiBond AER*

Effective Date	Rate Type	UK Personal	NOR Personal	UK Business and NOR Business
04/04/2019	Loyalty	1.00%	0.50%	0.85%
20/06/2019	Loyalty	0.95%	0.50%	0.80%

Online Notice Saver

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 1				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
24/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No
17/07/2023	4.25%	5.10%	5.15%	No
21/03/2023	3.35%	3.60%	3.65%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 2				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
24/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No
17/07/2023	4.25%	5.10%	5.15%	No
20/04/2023	3.55%	3.75%	3.80%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 3				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
24/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No
17/07/2023	4.25%	5.10%	5.15%	No
04/05/2023	3.65%	4.00%	4.10%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 4				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
24/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No
17/07/2023	4.25%	5.10%	5.15%	No
24/05/2023	3.75%	4.26%	4.31%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 5				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
24/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No
17/07/2023	4.25%	5.10%	5.15%	No
19/06/2023	4.05%	4.65%	4.70%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 6				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
24/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No
17/07/2023	4.25%	5.10%	5.15%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 7				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
25/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.00%	5.50%	5.55%	No
05/09/2023	5.00%	5.40%	5.45%	No
10/08/2023	4.81%	5.40%	5.45%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 8				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
25/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No
05/10/2023	5.20%	5.50%	5.55%	No
07/09/2023	5.20%	5.50%	5.55%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 9				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
25/06/2024	-	5.20%	-	No
25/04/2024	5.15%	-	-	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
24/11/2023	-	5.35%	5.40%	No
05/10/2023	5.20%	5.50%	5.55%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 10				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
19/07/2024	-	-	5.25%	No
25/06/2024	-	5.20%	-	No
12/12/2023	5.15%	5.20%	5.25%	No
24/11/2023	5.15%	-	-	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 11				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
23/02/2024	5.12%	5.15%	5.20%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 12				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
26/04/2024	4.96%	5.00%	5.05%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 13				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
21/05/2024	4.91%	4.92%	4.93%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 14				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
27/06/2024	5.00%	5.05%	5.15%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 15				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
27/12/2024	4.80%	4.85%	4.90%	No
02/08/2024	4.85%	4.90%	4.95%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 16				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
06/03/2025	4.50%	4.55%	4.60%	No
14/11/2024	4.80%	4.85%	4.90%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 17				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
30/05/2025	4.25%	4.30%	4.35%	No
17/04/2025	4.50%	4.55%	4.60%	No
10/12/2024	4.60%	4.65%	4.70%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 18				
14/09/2026	1.50%	2.50%	2.00%	No
22/12/2025	3.65%	3.70%	3.75%	No
28/08/2025	3.95%	4.00%	4.05%	No
01/07/2025	4.10%	4.15%	4.20%	No
13/02/2025	4.35%	4.40%	4.45%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 19				
22/12/2025	3.80%	3.85%	3.90%	No
13/05/2025	4.10%	4.15%	4.20%	No

Date Effective From	35-Day Notice	95-Day Notice	120-Day Notice	Available to new customers?
Issue 20				
03/11/2025	3.90%	3.95%	4.00%	No

Online Easy Access Account

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
Issue 1				
24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	-	1.00%	No
13/11/2017	0.85%	0.45%	1.30%	No
18/04/2017	0.60%	0.45%	1.05%	No
Issue 2				
24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	-	1.00%	No
13/11/2017	0.85%	0.51%	1.36%	No
20/06/2017	0.60%	0.51%	1.11%	No
Issue 3				

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	-	1.00%	No
13/11/2017	0.85%	0.55%	1.40%	No
18/07/2017	0.60%	0.55%	1.15%	No

Issue 4

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	-	1.00%	No
13/11/2017	0.85%	0.70%	1.55%	No
08/08/2017	0.60%	0.70%	1.30%	No

Issue 5

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.60%	1.60%	No
13/11/2017	0.85%	0.60%	1.45%	No
11/08/2017	0.60%	0.60%	1.20%	No

Issue 6

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.68%	1.68%	No
13/11/2017	0.85%	0.68%	1.53%	No
12/10/2017	0.60%	0.68%	1.28%	No

Issue 7

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.50%	1.50%	No
13/11/2017	0.85%	0.50%	1.35%	No

Issue 8

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.40%	1.40%	No
17/11/2017	0.85%	0.40%	1.25%	No

Issue 9

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.35%	1.35%	No
02/03/2018	0.85%	0.35%	1.20%	No

Issue 10

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.40%	1.40%	No
27/04/2018	0.85%	0.40%	1.25%	No

Issue 11

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.46%	1.46%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
03/05/2018	0.85%	0.46%	1.31%	No

Issue 12

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.47%	1.47%	No
16/05/2018	0.85%	0.47%	1.32%	No

Issue 13

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.45%	1.45%	No
05/06/2018	0.85%	0.45%	1.30%	No

Issue 14

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.43%	1.43%	No
14/06/2018	0.85%	0.43%	1.28%	No

Issue 15

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.49%	1.49%	No
05/07/2018	0.85%	0.49%	1.34%	No

Issue 16

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.56%	1.56%	No
21/08/2018	0.85%	0.56%	1.41%	No

Issue 17

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.49%	1.49%	No
28/08/2018	0.85%	0.49%	1.34%	No

Issue 18

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
06/09/2018	1.00%	0.36%	1.36%	No
04/09/2018	0.85%	0.36%	1.21%	No

Issue 19

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
29/10/2018	1.00%	0.47%	1.47%	No

Issue 20

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
19/11/2018	1.00%	0.41%	1.41%	No

Issue 21

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	-	0.45%	No
18/05/2020	0.65%	-	0.65%	No
09/01/2019	1.00%	0.50%	1.50%	No

Issue 22

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.43%	0.88%	No
18/05/2020	0.65%	0.43%	1.08%	No
07/03/2019	1.00%	0.43%	1.43%	No

Issue 23

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.50%	0.95%	No
18/05/2020	0.65%	0.50%	1.15%	No
07/06/2019	1.00%	0.50%	1.50%	No

Issue 24

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.75%	1.20%	No
18/05/2020	0.65%	0.75%	1.40%	No
11/07/2019	0.75%	0.75%	1.50%	No

Issue 25

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.70%	1.15%	No
18/05/2020	0.65%	0.70%	1.35%	No
06/09/2019	0.75%	0.70%	1.45%	No

Issue 26

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.61%	1.06%	No
18/05/2020	0.65%	0.61%	1.26%	No
20/12/2019	0.75%	0.61%	1.36%	No

Issue 27

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.56%	1.01%	No
18/05/2020	0.65%	0.56%	1.21%	No
14/01/2020	0.75%	0.56%	1.31%	No

Issue 28

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.40%	0.85%	No
18/05/2020	0.65%	0.40%	1.05%	No
08/04/2020	0.75%	0.40%	1.15%	No

Issue 29

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/06/2020	0.45%	0.60%	1.05%	No
26/05/2020	0.65%	0.60%	1.25%	No

Issue 30

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
28/01/2021	0.30%	0.55%	0.85%	No
25/06/2020	0.45%	0.55%	1.00%	No

Issue 31

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
28/01/2021	0.30%	0.45%	0.75%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
27/10/2020	0.45%	0.45%	0.90%	No

Issue 32

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
28/01/2021	0.30%	0.05%	0.30%	No
05/11/2020	0.45%	0.05%	0.45%	No

Issue 33

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
28/01/2021	0.30%	0.30%	0.60%	No

Issue 34

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
15/02/2021	0.30%	0.22%	0.52%	No

Issue 35

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
02/03/2021	0.30%	0.20%	0.50%	No

Issue 36

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
10/03/2021	0.30%	0.15%	0.45%	No

Issue 37

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
17/03/2021	0.30%	0.10%	0.40%	No

Issue 38

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
03/08/2023	1.00%	-	1.00%	No
19/05/2021	0.30%	0.12%	0.42%	No

Issue 39

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
02/06/2021	0.30%	0.15%	0.45%	No

Issue 40

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
09/06/2021	0.30%	0.20%	0.50%	No

Issue 41

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
30/07/2021	0.30%	0.30%	0.60%	No

Issue 42

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
12/10/2021	0.30%	0.36%	0.66%	No

Issue 43

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
19/11/2021	0.30%	0.40%	0.70%	No

Issue 44

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
02/02/2022	0.30%	0.41%	0.71%	No

Issue 45

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
25/02/2022	0.30%	0.42%	0.72%	No

Issue 46

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
03/03/2022	0.30%	0.50%	0.80%	No

Issue 47

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
14/03/2022	0.30%	0.54%	0.84%	No

Issue 48

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
24/03/2022	0.30%	0.60%	0.90%	No

Issue 49

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
01/04/2022	0.30%	0.80%	1.10%	No

Issue 50

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
13/04/2022	0.30%	0.90%	1.20%	No

Issue 51

24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
27/05/2022	0.30%	1.02%	1.32%	No

Issue 52

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
24/06/2026	0.75%	-	0.75%	No
08/10/2025	0.50%	-	0.50%	No
03/08/2023	1.00%	-	1.00%	No
07/07/2022	0.30%	1.16%	1.46%	No

Issue 53

19/06/2026	0.75%	-	0.75%	No
19/12/2025	1.60%	-	1.60%	No
27/08/2025	1.85%	-	1.85%	No
23/05/2025	2.10%	-	2.10%	No
04/03/2025	2.35%	-	2.35%	No
13/10/2022	2.60%	0.15%	2.75%	No
05/10/2022	1.97%	0.15%	2.12%	No
16/08/2022	1.70%	0.15%	1.85%	No
05/08/2022	1.45%	0.15%	1.60%	No

Issue 54

19/06/2026	0.75%	-	0.75%	No
19/12/2025	1.60%	-	1.60%	No
27/08/2025	1.85%	-	1.85%	No
23/05/2025	2.10%	-	2.10%	No
04/03/2025	2.35%	-	2.35%	No
22/12/2022	2.60%	0.15%	2.75%	No

Issue 55

19/06/2026	0.75%	-	0.75%	No
19/12/2025	1.75%	-	1.75%	No
27/08/2025	2.00%	-	2.00%	No
23/05/2025	2.25%	-	2.25%	No
04/03/2025	2.50%	-	2.50%	No
18/01/2023	2.75%	0.15%	2.90%	No

Issue 56

19/06/2026	0.75%	-	0.75%	No
19/12/2025	1.90%	-	1.90%	No
27/08/2025	2.15%	-	2.15%	No
23/05/2025	2.45%	-	2.45%	No
04/03/2025	2.71%	-	2.71%	No
15/02/2023	2.96%	0.15%	3.11%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
Issue 57				
19/06/2026	0.75%	-	0.75%	No
19/12/2025	1.90%	-	1.90%	No
27/08/2025	2.15%	-	2.15%	No
23/05/2025	2.40%	-	2.40%	No
04/03/2025	2.64%	-	2.64%	No
20/02/2023	2.89%	0.15%	3.04%	No

Issue 58				
19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.10%	-	2.10%	No
27/08/2025	2.35%	-	2.35%	No
23/05/2025	2.60%	-	2.60%	No
04/03/2025	2.85%	-	2.85%	No
16/03/2023	3.10%	0.15%	3.25%	No

Issue 59				
19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.45%	-	2.45%	No
23/05/2025	2.70%	-	2.70%	No
04/03/2025	2.96%	-	2.96%	No
14/04/2023	3.21%	0.15%	3.36%	No

Issue 60				
19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.45%	-	2.45%	No
23/05/2025	2.70%	-	2.70%	No
04/03/2025	2.96%	-	2.96%	No
04/05/2023	3.21%	0.34%	3.55%	No

Issue 61				
19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.45%	-	2.45%	No
23/05/2025	2.70%	-	2.70%	No
04/03/2025	2.96%	-	2.96%	No
24/05/2023	3.21%	0.50%	3.71%	No

Issue 62				
19/06/2026	0.75%	-	0.75%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.45%	-	2.45%	No
23/05/2025	2.70%	-	2.70%	No
04/03/2025	2.96%	-	2.96%	No
23/06/2023	3.21%	0.91%	4.12%	No

Issue 63

19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.45%	-	2.45%	No
23/05/2025	2.70%	-	2.70%	No
04/03/2025	2.96%	-	2.96%	No
06/07/2023	3.21%	1.09%	4.30%	No

Issue 64

19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.45%	-	2.45%	No
23/05/2025	2.70%	-	2.70%	No
04/03/2025	2.96%	-	2.96%	No
28/07/2023	3.21%	1.34%	4.55%	No

Issue 65

19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.60%	-	2.60%	No
27/08/2025	2.85%	-	2.85%	No
23/05/2025	3.20%	-	3.20%	No
04/03/2025	3.45%	-	3.45%	No
02/12/2024	3.80%	-	3.80%	No
09/08/2023	4.05%	0.75%	4.80%	No

Issue 66

19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.60%	-	2.60%	No
27/08/2025	2.85%	-	2.85%	No
23/05/2025	3.20%	-	3.20%	No
04/03/2025	3.45%	-	3.45%	No
02/12/2024	3.80%	-	3.80%	No
08/09/2023	4.05%	0.95%	5.00%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
Issue 67				
19/06/2026	0.75%	-	0.75%	No
19/12/2025	2.60%	-	2.60%	No
27/08/2025	2.85%	-	2.85%	No
23/05/2025	3.10%	-	3.10%	No
04/03/2025	3.35%	-	3.35%	No
02/12/2024	3.60%	-	3.60%	No
25/09/2024	3.85%	0.95%	4.80%	No
15/09/2023	4.00%	0.95%	4.95%	No

Issue 68				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.35%	-	2.35%	No
27/08/2025	2.60%	-	2.60%	No
23/05/2025	2.90%	-	2.90%	No
04/03/2025	3.15%	-	3.15%	No
02/12/2024	3.40%	-	3.40%	No
27/09/2024	3.65%	1.15%	4.80%	No
04/07/2024	3.85%	1.15%	5.00%	No
05/10/2023	4.00%	1.15%	5.15%	No

Issue 69				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.35%	-	2.35%	No
27/08/2025	2.65%	-	2.65%	No
23/05/2025	2.95%	-	2.95%	No
04/03/2025	3.20%	1.10%	4.30%	No
02/12/2024	3.45%	1.10%	4.55%	No
27/09/2024	3.70%	1.10%	4.80%	No
01/07/2024	3.90%	1.10%	5.00%	No
24/11/2023	4.00%	1.10%	5.10%	No

Issue 70				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.50%	-	2.50%	No
23/05/2025	2.75%	-	2.75%	No
04/03/2025	2.99%	1.31%	4.30%	No
02/12/2024	3.24%	1.31%	4.55%	No
25/09/2024	3.49%	1.31%	4.80%	No
27/03/2024	3.75%	1.31%	5.06%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
Issue 71				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.50%	-	2.50%	No
23/05/2025	2.80%	-	2.80%	No
04/03/2025	3.04%	1.26%	4.30%	No
02/12/2024	3.29%	1.26%	4.55%	No
25/09/2024	3.54%	1.26%	4.80%	No
28/03/2024	3.75%	1.26%	5.01%	No

Issue 72				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.30%	-	2.30%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.80%	-	2.80%	No
04/03/2025	3.05%	1.25%	4.30%	No
02/12/2024	3.30%	1.25%	4.55%	No
25/09/2024	3.55%	1.25%	4.80%	No
18/04/2024	3.75%	1.25%	5.00%	No

Issue 73				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.30%	-	2.30%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.80%	1.20%	4.00%	No
04/03/2025	3.10%	1.20%	4.30%	No
02/12/2024	3.35%	1.20%	4.55%	No
25/09/2024	3.60%	1.20%	4.80%	No
23/04/2024	3.75%	1.20%	4.95%	No

Issue 74				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.30%	-	2.30%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.82%	1.18%	4.00%	No
04/03/2025	3.12%	1.18%	4.30%	No
02/12/2024	3.37%	1.18%	4.55%	No
25/09/2024	3.62%	1.18%	4.80%	No
10/05/2024	3.75%	1.18%	4.93%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
Issue 75				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.30%	-	2.30%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.85%	1.15%	4.00%	No
04/03/2025	3.15%	1.15%	4.30%	No
02/12/2024	3.40%	1.15%	4.55%	No
25/09/2024	3.65%	1.15%	4.80%	No
21/05/2024	3.75%	1.15%	4.90%	No

Issue 76				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.30%	-	2.30%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.90%	1.10%	4.00%	No
04/03/2025	3.20%	1.10%	4.30%	No
02/12/2024	3.45%	1.10%	4.55%	No
26/09/2024	3.70%	1.10%	4.80%	No
24/05/2024	3.75%	1.10%	4.85%	No

Issue 77				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.30%	-	2.30%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.84%	1.16%	4.00%	No
04/03/2025	3.14%	1.16%	4.30%	No
02/12/2024	3.39%	1.16%	4.55%	No
26/09/2024	3.64%	1.16%	4.80%	No
12/06/2024	3.75%	1.16%	4.91%	No

Issue 78				
23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.20%	-	2.20%	No
27/08/2025	2.50%	-	2.50%	No
23/05/2025	2.81%	1.19%	4.00%	No
04/03/2025	3.11%	1.19%	4.30%	No
02/12/2024	3.36%	1.19%	4.55%	No
26/09/2024	3.61%	1.19%	4.80%	No
25/06/2024	3.75%	1.19%	4.94%	No

Issue 79				
23/06/2026	0.75%	-	0.75%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
19/12/2025	2.27%	-	2.27%	No
27/08/2025	2.55%	-	2.55%	No
23/05/2025	2.87%	1.13%	4.00%	No
04/03/2025	3.17%	1.13%	4.30%	No
02/12/2024	3.42%	1.13%	4.55%	No
26/09/2024	3.67%	1.13%	4.80%	No
01/08/2024	3.75%	1.13%	4.88%	No

Issue 80

23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.35%	-	2.35%	No
27/08/2025	2.65%	-	2.65%	No
23/05/2025	2.95%	1.05%	4.00%	No
04/03/2025	3.25%	1.05%	4.30%	No
02/12/2024	3.50%	1.05%	4.55%	No
02/08/2024	3.75%	1.05%	4.80%	No

Issue 81

23/06/2026	0.75%	-	0.75%	No
19/12/2025	1.90%	-	1.90%	No
27/08/2025	2.20%	-	2.20%	No
23/05/2025	2.50%	1.50%	4.00%	No
04/03/2025	2.80%	1.50%	4.30%	No
11/10/2024	3.20%	1.50%	4.70%	No

Issue 82

23/06/2026	0.75%	-	0.75%	No
19/12/2025	2.00%	-	2.00%	No
27/08/2025	2.30%	1.40%	3.70%	No
23/05/2025	2.60%	1.40%	4.00%	No
04/03/2025	2.90%	1.40%	4.30%	No
18/10/2024	3.20%	1.40%	4.60%	No

Issue 83

19/12/2025	1.90%	-	1.90%	No
27/08/2025	2.20%	1.50%	3.70%	No
23/05/2025	2.50%	1.50%	4.00%	No
04/03/2025	2.80%	1.50%	4.30%	No
14/11/2024	3.05%	1.50%	4.55%	No

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
Issue 84				
22/12/2025	1.90%	-	1.90%	No
27/08/2025	2.20%	1.50%	3.70%	No
23/05/2025	2.50%	1.50%	4.00%	No
04/03/2025	2.80%	1.50%	4.30%	No
10/12/2024	3.00%	1.50%	4.50%	No
Issue 85				
22/12/2025	1.90%	-	1.90%	No
27/08/2025	2.20%	1.50%	3.70%	No
26/06/2025	2.50%	1.50%	4.00%	No
12/02/2025	2.80%	1.50%	4.30%	No
Issue 86				
22/12/2025	1.60%	-	1.60%	No
27/08/2025	1.85%	2.15%	4.00%	No
12/05/2025	2.15%	2.15%	4.30%	No
Issue 87				
22/12/2025	1.60%	-	1.60%	No
27/08/2025	1.85%	2.15%	4.00%	No
30/05/2025	2.15%	2.15%	4.30%	No
Issue 88				
22/12/2025	1.60%	2.15%	3.75%	No
27/08/2025	1.85%	2.15%	4.00%	No
27/06/2025	2.15%	2.15%	4.30%	No
Issue 89				
22/12/2025	1.75%	2.15%	3.90%	No
27/08/2025	2.00%	2.15%	4.15%	No
25/07/2025	2.26%	2.15%	4.41%	No
Issue 90				
22/12/2025	1.96%	2.19%	4.15%	No
30/07/2025	2.26%	2.19%	4.45%	No
Issue 91				
22/12/2025	1.70%	2.00%	3.70%	No
11/08/2025	2.00%	2.00%	4.00%	No
Issue 92				

Date Effective From	Underlying Rate	Bonus Rate	Total Rate	Available to new customers?
22/12/2025	1.65%	2.00%	3.65%	No
15/10/2025	1.90%	2.00%	3.90%	No

Issue 93

31/10/2025	1.70%	2.00%	3.70%	No
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Issue 94

11/03/2026	2.22%	2.00%	4.22%	No
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Issue 95

26/03/2026	2.05%	2.00%	4.05%	No
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Issue 96

10/04/2026	2.22%	2.00%	4.22%	No
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Issue 97

14/04/2026	2.27%	2.00%	4.27%	No
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Issue 98

13/05/2026	2.05%	2.00%	4.05%	No
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Issue 99

03/06/2026	2.23%	2.00%	4.23%	No
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Issue 100

11/08/2026	2.55%	2.00%	4.55%	No
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Issue 101

17/08/2026	2.15%	2.00%	4.15%	No
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Issue 102

28/09/2026	2.55%	2.00%	4.55%	No
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Please note 35 Days Notice Account switched to Classic Saver on 29th August 2019

	UK Personal	Not Ordinarily Resident in the UK Personal	All Business
Effective date	30/08/2018	30/08/2018	30/08/2018
GBP £1 - £99,999	0.50%	0.30%	0.25%
EUR €1 and over	0.01%	0.01%	0.01%
USD \$1 - £99,999	0.01%	0.01%	0.01%

Business Notice Saver AER*

Issue 2

Effective Date	11/12/2024	24/01/25	01/09/2025	22/12/2025
95 Day Notice	4.40%	4.41%	3.83%	3.54%
120 Day Notice	4.45%	4.46%	3.88%	3.59%
180 Day Notice	4.50%	4.51%	3.93%	3.64%

Issue 3

Effective Date	24/01/25	01/09/2025	22/12/2025
95 Day Notice	4.41%	3.83%	3.54%
120 Day Notice	4.46%	3.88%	3.59%
180 Day Notice	4.51%	3.93%	3.64%

Issue 4

Effective Date	02/06/25	01/09/2025	22/12/2025
95 Day Notice	4.07%	3.83%	3.54%
120 Day Notice	4.12%	3.88%	3.59%

180 Day Notice	4.17%	3.93%	3.64%
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Issue 5

Effective Date	07/08/2025
95 Day Notice	3.90%
120 Day Notice	3.95%
180 Day Notice	4.00%

Business Saver AER*

Issue 1	Effective Date	10/08/2023	12/09/2023	25/10/2023	31/10/2023	23/01/2024	29/05/2025	29/08/2025
	Rate	3.25%	3.35%	3.56%	3.65%	4.00%	3.74%	3.50%

Issue 2	Effective Date	12/09/2023	25/10/2023	31/10/2023	23/01/2024	29/05/2025	29/08/2025
	Rate	3.35%	3.56%	3.65%	4.00%	3.74%	3.50%

Issue 3	Effective Date	25/10/2023	31/10/2023	23/01/2024	29/05/2025	29/08/2025
	Rate	3.56%	3.65%	4.00%	3.74%	3.50%

Issue 4	Effective Date	31/10/2023	23/01/2024	29/05/2025	29/08/2025
	Rate	3.65%	4.00%	3.74%	3.50%

Issue 5	Effective Date	23/01/2024	03/07/2025	29/08/2025
	Rate	4.00%	3.75%	3.50%

Issue 6	Effective Date	14/05/2025	29/08/2025
	Rate	3.75%	3.50%

Issue 7	Effective Date	02/06/2025
	Rate	3.51%

Issue 8	Effective Date	02/07/2025
	Rate	3.50%

Issue 9	Effective Date	28/11/2025
	Rate	3.50%

Business Fixed Rate Bonds AER*

Effective Date	Rate Type	1 Year	2 Year	3 Year	5 Year
24/11/2025	Issue	1	1	1	1

07/01/2026	Advertised	4.20%	4.10%	4.10%	4.10%
	Loyalty	4.21%	4.11%	4.11%	4.11%
	Issue	2	2	2	2
	Advertised	3.95%	3.90%	3.90%	3.90%
	Loyalty	3.96%	3.91%	3.91%	3.91%

Business 95 Day Notice Account AER*

Please note Business 95 Day Notice Account switched to Classic Saver on 29th August 2019.

	All Business
Total Rate	10/08/2016
GBP £1 and over	0.75%

Instant Access Account AER*

Please note Instant Access Account switched to Classic Saver on 29th August 2019.

	UK Personal	Not Ordinarily Resident in the UK Personal	All Business
Effective date	17/11/2014	17/11/2014	17/11/2014
GBP £1 and over	0.10%	0.10%	0.10%

Cynergy Bank			
EUR €1 and over	0.00%	0.00%	0.00%
USD \$1 and over	0.00%	0.00%	0.00%

Classic Saver AER*

Personal & Business

Effective date	29/08/2019		
GBP £1 and over	0.10%		
All other currencies £1 and over	0.00%		
	Personal	Business	
Effective date	30/04/2020	30/04/2020	
GBP £1 and over	0.05%	0.00%	
All other currencies £1 and over	0.00%	0.00%	
	Personal		Business
Effective date	13/07/2020	30/05/2023	30/04/2020
GBP £1 and over	0.00%	0.25%	0.00%
All other currencies £1 and over	0.00%	0.00%	0.00%



Interest rates are subject to change.

All rates are in AER - Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Gross interest is the contractual rate of interest. Interest will be paid without the deduction of tax. Individuals may have to pay tax on any interest received that exceeds their Personal Savings Allowance. Further information on the Personal Savings Allowance can be found at <https://www.cynergybank.co.uk/about-us/personal-savings-allowance/>

ISA: Important information

You are restricted in the total amount you can invest in ISAs. Opening a Cash ISA will limit the amount that you can invest in a Stocks and Shares ISA.

Rates are guaranteed for the duration of the fixed term of your Cash ISA. If we change our rates at a later date, the new rates will apply to any additional deposits or transfers-in you make at that time.

Interest is calculated daily and paid annually. Variable rate interest is paid at the end of each tax year. Fixed rate interest is paid on the anniversary of the account opening.

You can only pay in up to the maximum annual deposit amount for the tax year, regardless of withdrawals made during the tax year.

Fixed rates are subject to change for new subscriptions.

Cynergy Bank plc. Registered in England and Wales: 04728421.

Registration Office: 4th Floor, One New Change London EC4M 9AF

Correspondence address: PO Box 80030, London EC40 4NG

Cynergy Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our main business is the provision of financial services under registration number no. 575105.

Eligible deposits with Cynergy Bank plc are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the protected limit are unlikely to be covered. Further information is available at www.cynergybank.co.uk/fscs or visit <https://www.fscs.org.uk/>



Calls to 0345 850 5555 (+44 (0)20 3375 6422 from outside the UK) may be recorded for monitoring and training. For more information on our opening hours, call charges and ways to contact us please visit our website www.cynergybank.co.uk/support/contact-us.