

Interest rates for withdrawn accounts

Updated 29 January 2026

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Savings accounts which are no longer available

Account type	Interest frequency	Rate effective	Balance	Gross %	AER [^] %
1st Issue Cash Junior ISA [#]	Annual	08/11/2025	£3,000+	3.85	3.85
			£1+	3.60	3.60
1st, 2nd, 3rd, 4th and 5th Issue 45 Day Notice Cash ISA [#]	Annual	08/11/2025	£30,000+	3.50	3.50
			£3,000+	3.30	3.30
Guaranteed Cash ISA [#]	Annual	29/01/2026	£1+	2.35	2.35
1st and 2nd Issue Cash ISA [#]	Annual	29/01/2026	£1+	2.35	2.35
Online Cash ISA 1st issue [#]	Annual	29/01/2026	£100+	2.35	2.35
Matured Capital Bond	Annual	29/01/2026	£50,000+	2.35	2.35
			£1+	2.25	2.25
Matured Savings Bond	Annual	29/01/2026	£50,000+	2.35	2.35
			£1+	2.25	2.25
1st, 2nd and 3rd Issue Online Saver	Annual	29/01/2026	£100+	3.05	3.05
1st, 2nd, 3rd and 5th issue Capital Saver [*]	Annual	29/01/2026	£20,000+	3.05	3.05
4th Issue Capital Saver [*]	Annual	29/01/2026	£50,000+	3.05	3.05
1st Issue Capital 120 [*]	Annual	09/07/2025	£20,000+	4.40	4.40
1st, 2nd and 3rd Issue Classic Saver [*]	Annual	29/01/2026	£20,000+	3.05	3.05
4th Issue Classic Saver [*]	Annual	29/01/2026	£5,000+	3.05	3.05
1st, 2nd, 3rd, 4th and 5th Issue Branch Saver	Annual	29/01/2026	£500+	2.40	2.40
			£1+	2.30	2.30
Monthly Saver	Annual	29/01/2026	£20+	2.25	2.25
1st, 2nd, 3rd, 4th and 5th Issue Bond Saver	Annual	29/01/2026	£1,000+	2.35	2.35
1st and 2nd Issue Direct Access Share	Annual	29/01/2026	£50,000+	2.35	2.35
			£1+	2.25	2.25
Direct Access Deposit 1st and 2nd Issue	Annual	29/01/2026	£50,000+	2.35	2.35
			£1+	2.25	2.25
Instant Access	Annual	29/01/2026	£50,000+	2.35	2.35
			£1+	2.25	2.25
Ordinary Share	Half-yearly	29/01/2026	£50,000+	2.32	2.33
			£1+	2.22	2.23
Personal Deposit	Half-yearly	29/01/2026	£1+	2.22	2.23
Monthly High Income	Monthly	23/12/2025	£50,000+	3.83	3.90
			£1+	3.74	3.80
1st and 2nd Issue 90 Day	Annual	23/12/2025	£50,000+	3.95	3.95
			£1+	3.85	3.85

Continued overleaf

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Account type	Interest frequency	Rate effective	Balance	Gross %	AER [^] %
Direct 90 Notice	Annual	23/12/2025	£50,000+	3.95	3.95
			£1+	3.85	3.85
	Monthly	23/12/2025	£50,000+	3.83	3.90
			£1+	3.74	3.80
1st Issue Notice Saver	Annual	08/11/2025	£50,000+	3.50	3.50
			£1,000+	3.15	3.15
	Monthly	08/11/2025	£50,000+	3.43	3.48
			£1,000+	3.09	3.13
3rd Issue Notice Saver	Annual	08/11/2025	£50,000+	3.50	3.50
			£1,000+	3.15	3.15
	Monthly	08/11/2025	£50,000+	3.43	3.48
			£5,000+	3.09	3.13
2nd and 4th Issue Notice Saver	Annual	08/11/2025	£50,000+	3.50	3.50
			£1,000+	3.15	3.15

Notes

Interest will be paid gross.

[^] AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

*A maximum withdrawal limit of £25,000 per day, per account applies.

Interest is paid tax-free as it is currently exempt from income tax. The future treatment of Individual Savings Accounts may vary.

Financial information correct as at 18 December 2025.

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