

## Interest rates for withdrawn accounts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

Continued overleaf

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Savings accounts which are no longer available

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

## Notes

Interest will be paid gross.

<sup>^</sup>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.

D/095/0126/MKTG



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