

Interest rates for withdrawn accounts

Updated 7 January 2025

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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	31/08/2023	£3,000+	4.60	4.60
			£1+	4.35	4.35
1st, 2nd, 3rd, 4th and 5th Issue 45 Day Notice Cash ISA [#]	Annual	31/08/2023	£30,000+	4.05	4.05
			£3,000+	3.85	3.85
Guaranteed Cash ISA [#]	Annual	06/01/2025	£1+	3.10	3.10
1st and 2nd Issue Cash ISA [#]	Annual	06/01/2025	£1+	3.10	3.10
Online Cash ISA 1st issue [#]	Annual	06/01/2025	£1+	3.10	3.10
Matured Capital Bond	Annual	06/01/2025	£50,000+	3.10	3.10
			£1+	3.00	3.00
Matured Savings Bond	Annual	06/01/2025	£50,000+	3.10	3.10
			£1+	3.00	3.00
1st, 2nd and 3rd Issue Online Saver	Annual	06/01/2025	£100+	3.80	3.80
1st, 2nd, 3rd and 5th issue Capital Saver*	Annual	06/01/2025	£20,000+	3.80	3.80
4th Issue Capital Saver*	Annual	06/01/2025	£50,000+	3.80	3.80
1st Issue Capital 120*	Annual	05/01/2025	£20,000+	4.90	4.90
1st, 2nd and 3rd Issue Classic Saver*	Annual	06/01/2025	£20,000+	3.80	3.80
4th Issue Classic Saver*	Annual	06/01/2025	£5,000+	3.80	3.80
1st, 2nd, 3rd, 4th and 5th Issue Branch Saver	Annual	06/01/2025	£500+	3.15	3.15
			£1+	3.05	3.05
Monthly Saver	Annual	06/01/2025	£20+	3.00	3.00
1st, 2nd, 3rd, 4th and 5th Issue Bond Saver	Annual	06/01/2025	£1,000+	3.10	3.10
1st and 2nd Issue Direct Access Share	Annual	06/01/2025	£50,000+	3.10	3.10
			£1+	3.00	3.00
Direct Access Deposit 1st and 2nd Issue	Annual	06/01/2025	£50,000+	3.10	3.10
			£1+	3.00	3.00
Instant Access	Annual	06/01/2025	£50,000+	3.10	3.10
			£1+	3.00	3.00
Ordinary Share	Half-yearly	06/01/2025	£50,000+	3.07	3.09
			£1+	2.97	2.99
Personal Deposit	Half-yearly	06/01/2025	£1+	2.97	2.99
Monthly High Income	Monthly	06/12/2024	£50,000+	4.73	4.83
			£1+	4.64	4.74
1st and 2nd Issue 90 Day	Annual	06/12/2024	£50,000+	4.85	4.85
			£1+	4.75	4.75

Continued overleaf

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Direct 90 Notice	Annual	06/12/2024	£50,000+	4.85	4.85
			£1+	4.75	4.75
	Monthly	06/12/2024	£50,000+	4.73	4.83
			£1+	4.64	4.74
1st Issue Notice Saver	Annual	31/08/2023	£50,000+	4.05	4.05
			£1,000+	3.70	3.70
	Monthly	31/08/2023	£50,000+	3.98	4.05
			£1,000+	3.64	3.70
2nd, 3rd and 4th Issue Notice Saver	Annual	31/08/2023	£50,000+	4.05	4.05
			£1,000+	3.70	3.70
	Monthly	31/08/2023	£50,000+	3.98	4.05
			£5,000+	3.64	3.70

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 13 December 2024.

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Principal Office: Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

Tel: 03330 140144 **Fax:** 01372 745607

Email: savings.service@ncbs.co.uk **Website:** ncbs.co.uk

Branch: Ashley Square, Epsom, Surrey KT18 5DD

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