

## Interest rates for withdrawn accounts Updated 17 December 2025

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Savings accounts which are no longer available

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Account type	Interest frequency	Rate effective	Balance	Gross %	AER^ %
1st Issue Cash Junior ISA <sup>#</sup>	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 <sup>#</sup>	Annual	24/09/2025	£1+	2.60	2.60
1st and 2nd Issue Cash ISA <sup>#</sup>	Annual	24/09/2025	£1+	2.60	2.60
Online Cash ISA 1st issue <sup>#</sup>	Annual	24/09/2025	£100+	2.60	2.60
Matured Capital Bond	Annual	24/09/2025	£50,000+	2.60	2.60
			£1+	2.50	2.50
Matured Savings Bond	Annual	24/09/2025	£50,000+	2.60	2.60
			£1+	2.50	2.50
1st, 2nd and 3rd Issue Online Saver	Annual	24/09/2025	£100+	3.30	3.30
1st, 2nd, 3rd and 5th issue Capital Saver*	Annual	24/09/2025	£20,000+	3.30	3.30
4th Issue Capital Saver*	Annual	24/09/2025	£50,000+	3.30	3.30
1st Issue Capital 120*	Annual	09/07/2025	£20,000+	4.40	4.40
1st, 2nd and 3rd Issue Classic Saver*	Annual	24/09/2025	£20,000+	3.30	3.30
4th Issue Classic Saver*	Annual	24/09/2025	£5,000+	3.30	3.30
1st, 2nd, 3rd, 4th and 5th Issue Branch Saver	Annual	24/09/2025	£500+	2.65	2.65
			£1+	2.55	2.55
Monthly Saver	Annual	24/09/2025	£20+	2.50	2.50
1st, 2nd, 3rd, 4th and 5th Issue Bond Saver	Annual	24/09/2025	£1,000+	2.60	2.60
1st and 2nd Issue Direct Access Share	Annual	24/09/2025	£50,000+	2.60	2.60
			£1+	2.50	2.50
Direct Access Deposit 1st and 2nd Issue	Annual	24/09/2025	£50,000+	2.60	2.60
			£1+	2.50	2.50
Instant Access	Annual	24/09/2025	£50,000+ £1+	2.60 2.50	2.60 2.50
Ordinary Share	Half-yearly	24/09/2025	£50,000+ £1+	2.57 2.47	2.59 2.49
Personal Deposit	Half-yearly	24/09/2025	£1+	2.47	2.49
Monthly High Income	Monthly		£50,000+	3.83	3.90
	Monthly	23/12/2025	£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

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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.

Financial information correct as at 27 August 2025.

D/095/1225/MKTG



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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<sup>^</sup> AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

<sup>\*</sup>A maximum withdrawal limit of £25,000 per day, per account applies.

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