

# VARIABLE RATE SAVINGS ACCOUNT CHANGES

Updated 19 December 2025

Account name	Interest frequency	Minimum balance	Current Rate		New Rate		New Rate effective from
			Gross (%)	Gross AER <sup>^</sup> (%)	Gross (%)	Gross AER <sup>^</sup> (%)	
1st & 2nd Issue Cash ISA~	Annual	£1	2.60	2.60	2.35	2.35	29 January 2026
1st Issue 90 Day	Annual	£1	3.85	3.85	3.60	3.60	29 April 2026
		£500	3.85	3.85	3.60	3.60	29 April 2026
		£50,000	3.95	3.95	3.70	3.70	29 April 2026
1st Issue Capital 120*	Annual	£20,000	4.40	4.40	4.00	4.00	22 January 2026
			4.00	4.00	3.75	3.75	29 May 2026
1st Issue Capital Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
1st Issue Cash Junior ISA~	Annual	£1	3.60	3.60	3.45	3.45	15 March 2026
		£1,000	3.60	3.60	3.45	3.45	15 March 2026
		£3,000	3.85	3.85	3.70	3.70	15 March 2026
1st Issue Classic Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
2nd Issue 90 Day	Annual	£1	3.85	3.85	3.60	3.60	29 April 2026
		£500	3.85	3.85	3.60	3.60	29 April 2026
		£1,000	3.85	3.85	3.60	3.60	29 April 2026
		£50,000	3.95	3.95	3.70	3.70	29 April 2026
2nd Issue Capital Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
2nd Issue Classic Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
35 Day Notice Cash ISA (1)~	Annual	£3,000	3.25	3.25	3.10	3.10	5 March 2026
		£15,000	3.25	3.25	3.10	3.10	5 March 2026
		£30,000	3.45	3.45	3.30	3.30	5 March 2026
35 Day Notice Cash ISA (2)~	Annual	£3,000	3.25	3.25	3.10	3.10	5 March 2026
		£15,000	3.25	3.25	3.10	3.10	5 March 2026
		£30,000	3.45	3.45	3.30	3.30	5 March 2026
35 Day Notice Cash ISA (3)~	Annual	£3,000	3.25	3.25	3.10	3.10	5 March 2026
		£15,000	3.25	3.25	3.10	3.10	5 March 2026
		£30,000	3.45	3.45	3.30	3.30	5 March 2026
35 Day Notice Saver Annual (1)	Annual	£1,000	3.10	3.10	2.95	2.95	5 March 2026
		£10,000	3.10	3.10	2.95	2.95	5 March 2026
		£50,000	3.45	3.45	3.30	3.30	5 March 2026
		£100,000	3.45	3.45	3.30	3.30	5 March 2026
35 Day Notice Saver Annual (2)	Annual	£1,000	3.10	3.10	2.95	2.95	5 March 2026
		£10,000	3.10	3.10	2.95	2.95	5 March 2026
		£50,000	3.45	3.45	3.30	3.30	5 March 2026
		£100,000	3.45	3.45	3.30	3.30	5 March 2026
35 Day Notice Saver Annual (3)	Annual	£1,000	3.10	3.10	2.95	2.95	5 March 2026
		£10,000	3.10	3.10	2.95	2.95	5 March 2026
		£50,000	3.45	3.45	3.30	3.30	5 March 2026
		£100,000	3.45	3.45	3.30	3.30	5 March 2026
35 Day Notice Saver Monthly (1)	Monthly	£5,000	3.04	3.08	2.89	2.93	5 March 2026
		£10,000	3.04	3.08	2.89	2.93	5 March 2026
		£50,000	3.38	3.43	3.23	3.28	5 March 2026
		£100,000	3.38	3.43	3.23	3.28	5 March 2026
35 Day Notice Saver Monthly (2)	Monthly	£5,000	3.04	3.08	2.89	2.93	5 March 2026
		£10,000	3.04	3.08	2.89	2.93	5 March 2026
		£50,000	3.38	3.43	3.23	3.28	5 March 2026
		£100,000	3.38	3.43	3.23	3.28	5 March 2026
35 Day Notice Saver Monthly (3)	Monthly	£5,000	3.04	3.08	2.89	2.93	5 March 2026
		£10,000	3.04	3.08	2.89	2.93	5 March 2026
		£50,000	3.38	3.43	3.23	3.28	5 March 2026
		£100,000	3.38	3.43	3.23	3.28	5 March 2026
3rd Issue Capital Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
3rd Issue Classic Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
4th Issue Capital Saver **	Annual	£50,000	3.30	3.30	3.05	3.05	29 January 2026
4th Issue Classic Saver **	Annual	£5,000	3.30	3.30	3.05	3.05	29 January 2026
5th Issue Capital Saver **	Annual	£20,000	3.30	3.30	3.05	3.05	29 January 2026
Bond Saver - 1st Issue	Annual	£1,000	2.60	2.60	2.35	2.35	29 January 2026
Bond Saver - 2nd Issue	Annual	£1,000	2.60	2.60	2.35	2.35	29 January 2026
Bond Saver - 3rd Issue	Annual	£1,000	2.60	2.60	2.35	2.35	29 January 2026
Bond Saver - 4th Issue	Annual	£1,000	2.60	2.60	2.35	2.35	29 January 2026
Bond Saver - 5th Issue	Annual	£1,000	2.60	2.60	2.35	2.35	29 January 2026
Branch Saver	Annual	£1	2.55	2.55	2.30	2.30	29 January 2026
		£500	2.65	2.65	2.40	2.40	29 January 2026

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Updated 19 December 2025

Account name	Interest frequency	Minimum balance	Current Rate		New Rate		New Rate effective from
			Gross (%)	Gross AER <sup>^</sup> (%)	Gross (%)	Gross AER <sup>^</sup> (%)	
Branch Saver - 2nd Issue	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver - 3rd Issue	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver - 4th Issue	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver - 5th Issue	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver (1)	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver (2)	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver (3)	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver (4)	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Branch Saver (5)	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Capital 120 (1) (Annual)*	Annual	£1,000	4.40	4.40	4.00	4.00	22 January 2026
			4.00	4.00	3.75	3.75	29 May 2026
Capital 120 (1) (Monthly)*	Monthly	£1,000	4.28	4.36	3.88	3.95	22 January 2026
			3.88	3.95	3.63	3.69	29 May 2026
Capital 90 (1) (Annual)*	Annual	£20,000	3.95	3.95	3.70	3.70	29 April 2026
Capital 90 (1) (Monthly)*	Monthly	£20,000	3.83	3.90	3.58	3.64	29 April 2026
Capital 90 (2) (Annual)*	Annual	£20,000	3.95	3.95	3.70	3.70	29 April 2026
Capital 90 (2) (Monthly)*	Monthly	£20,000	3.83	3.90	3.58	3.64	29 April 2026
Cash ISA 45 Day Notice 1st Issue~	Annual	£3,000 £15,000 £30,000	3.30	3.30	3.15	3.15	15 March 2026
			3.30	3.30	3.15	3.15	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Cash ISA 45 Day Notice 2nd Issue~	Annual	£3,000 £15,000 £30,000	3.30	3.30	3.15	3.15	15 March 2026
			3.30	3.30	3.15	3.15	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Cash ISA 45 Day Notice 3rd Issue~	Annual	£3,000 £15,000 £30,000	3.30	3.30	3.15	3.15	15 March 2026
			3.30	3.30	3.15	3.15	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Cash ISA 45 Day Notice 4th Issue~	Annual	£3,000 £15,000 £30,000	3.30	3.30	3.15	3.15	15 March 2026
			3.30	3.30	3.15	3.15	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Cash ISA 45 Day Notice 5th Issue~	Annual	£3,000 £15,000 £30,000	3.30	3.30	3.15	3.15	15 March 2026
			3.30	3.30	3.15	3.15	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Deposit Branch Saver - 1st Issue	Annual	£1,000	2.65	2.65	2.40	2.40	29 January 2026
Deposit Branch Saver - 1st Issue - Clubs, Societies etc	Annual	£1 £500	2.55	2.55	2.30	2.30	29 January 2026
			2.65	2.65	2.40	2.40	29 January 2026
Deposit Branch Saver - 2nd Issue	Annual	£1,000	2.65	2.65	2.40	2.40	29 January 2026
Deposit Notice Saver - 1st Issue	Annual	£1,000 £10,000 £50,000 £100,000	3.15	3.15	3.00	3.00	15 March 2026
			3.15	3.15	3.00	3.00	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Deposit Notice Saver - 2nd Issue	Annual	£1,000 £10,000 £50,000 £100,000	3.15	3.15	3.00	3.00	15 March 2026
			3.15	3.15	3.00	3.00	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Deposit Notice Saver - 3rd Issue	Annual	£1,000 £10,000 £50,000 £100,000	3.15	3.15	3.00	3.00	15 March 2026
			3.15	3.15	3.00	3.00	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
Deposit Notice Saver - 4th Issue	Annual	£1,000 £10,000 £50,000 £100,000	3.15	3.15	3.00	3.00	15 March 2026
			3.15	3.15	3.00	3.00	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026

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Updated 19 December 2025

Account name	Interest frequency	Minimum balance	Current Rate		New Rate		New Rate effective from
			Gross (%)	Gross AER <sup>^</sup> (%)	Gross (%)	Gross AER <sup>^</sup> (%)	
Direct 90 Notice Annual interest	Annual	£1 £5,000 £50,000	3.85	3.85	3.60	3.60	29 April 2026
			3.85	3.85	3.60	3.60	29 April 2026
			3.95	3.95	3.70	3.70	29 April 2026
Direct 90 Notice Monthly interest	Monthly	£1 £5,000 £50,000	3.74	3.80	3.49	3.55	29 April 2026
			3.74	3.80	3.49	3.55	29 April 2026
			3.83	3.90	3.58	3.64	29 April 2026
Direct Access Deposit - 1st Issue	Annual	£1,000 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Direct Access Deposit - 2nd Issue	Annual	£1,000 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Direct Access Deposit (Personal)	Annual	£1 £500 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Direct Access Share - 1st Issue	Annual	£1 £500 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Direct Access Share - 2nd Issue	Annual	£1 £500 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Everyday Saver (1)	Annual	£100 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Everyday Saver (2)	Annual	£100 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Everyday Saver (3)	Annual	£100 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Family Security Account (1)	Annual	£5,000	3.30	3.30	3.05	3.05	29 January 2026
Flexible ISA (1)~	Annual	£500	2.60	2.60	2.35	2.35	29 January 2026
Flexible ISA (2)~	Annual	£500	2.60	2.60	2.35	2.35	29 January 2026
Flexible ISA (3)~	Annual	£500	2.60	2.60	2.35	2.35	29 January 2026
Guaranteed Cash ISA~	Annual	£1	2.60	2.60	2.35	2.35	29 January 2026
Instant Access	Annual	£1 £500 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Junior Cash ISA (1)~	Annual	£1 £1,000 £3,000	3.60	3.60	3.45	3.45	15 March 2026
			3.60	3.60	3.45	3.45	15 March 2026
			3.85	3.85	3.70	3.70	15 March 2026
Junior Cash ISA (2)~	Annual	£1 £1,000 £3,000	3.60	3.60	3.45	3.45	15 March 2026
			3.60	3.60	3.45	3.45	15 March 2026
			3.85	3.85	3.70	3.70	15 March 2026
Junior Cash ISA (3)~	Annual	£1 £1,000 £3,000	3.60	3.60	3.45	3.45	15 March 2026
			3.60	3.60	3.45	3.45	15 March 2026
			3.85	3.85	3.70	3.70	15 March 2026
Junior Saver (1)	Annual	£1 £1,000 £3,000	3.50	3.50	3.35	3.35	29 January 2026
			3.50	3.50	3.35	3.35	29 January 2026
			3.75	3.75	3.60	3.60	29 January 2026
Junior Saver (2)	Annual	£1 £1,000 £3,000	3.50	3.50	3.35	3.35	29 January 2026
			3.50	3.50	3.35	3.35	29 January 2026
			3.75	3.75	3.60	3.60	29 January 2026
Matured Capital Bond	Annual	£1 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Matured Savings Bond	Annual	£1 £50,000	2.50	2.50	2.25	2.25	29 January 2026
			2.60	2.60	2.35	2.35	29 January 2026
Monthly High Income	Monthly	£1 £5,000 £50,000	3.74	3.80	3.49	3.55	29 April 2026
			3.74	3.80	3.49	3.55	29 April 2026
			3.83	3.90	3.58	3.64	29 April 2026
Monthly Saver Account	Annual	£20	2.50	2.50	2.25	2.25	29 January 2026
Notice Saver - 1st Issue Annual	Annual	£1,000 £10,000 £50,000 £100,000	3.15	3.15	3.00	3.00	15 March 2026
			3.15	3.15	3.00	3.00	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026
			3.50	3.50	3.35	3.35	15 March 2026

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Updated 19 December 2025

Account name	Interest frequency	Minimum balance	Current Rate		New Rate		New Rate effective from
			Gross (%)	Gross AER <sup>^</sup> (%)	Gross (%)	Gross AER <sup>^</sup> (%)	
Notice Saver - 1st Issue Monthly	Monthly	£1,000	3.09	3.13	2.94	2.98	15 March 2026
		£10,000	3.09	3.13	2.94	2.98	15 March 2026
		£50,000	3.43	3.48	3.28	3.33	15 March 2026
		£100,000	3.43	3.48	3.28	3.33	15 March 2026
Notice Saver - 2nd Issue Annual	Annual	£1,000	3.15	3.15	3.00	3.00	15 March 2026
		£10,000	3.15	3.15	3.00	3.00	15 March 2026
		£50,000	3.50	3.50	3.35	3.35	15 March 2026
		£100,000	3.50	3.50	3.35	3.35	15 March 2026
Notice Saver - 3rd Issue Annual	Annual	£1,000	3.15	3.15	3.00	3.00	15 March 2026
		£10,000	3.15	3.15	3.00	3.00	15 March 2026
		£50,000	3.50	3.50	3.35	3.35	15 March 2026
		£100,000	3.50	3.50	3.35	3.35	15 March 2026
Notice Saver - 3rd Issue Monthly	Monthly	£5,000	3.09	3.13	2.94	2.98	15 March 2026
		£10,000	3.09	3.13	2.94	2.98	15 March 2026
		£50,000	3.43	3.48	3.28	3.33	15 March 2026
		£100,000	3.43	3.48	3.28	3.33	15 March 2026
Notice Saver - 4th Issue Annual	Annual	£1,000	3.15	3.15	3.00	3.00	15 March 2026
		£10,000	3.15	3.15	3.00	3.00	15 March 2026
		£50,000	3.50	3.50	3.35	3.35	15 March 2026
		£100,000	3.50	3.50	3.35	3.35	15 March 2026
Online Cash ISA 1st issue~	Annual	£100	2.60	2.60	2.35	2.35	29 January 2026
Online Saver - 1st Issue <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver - 2nd Issue <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver - 3rd Issue <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver (1) <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver (2) <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver (3) <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver (4) <sup>^</sup>	Annual	£100	3.30	3.30	3.05	3.05	29 January 2026
Online Saver (5) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Online Saver (6) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Online Saver (7) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Online Saver (8) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Online Saver (9) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Online Saver (10) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Online Saver (11) <sup>^</sup>	Annual	£100	4.35	4.35	4.15	4.15	29 January 2026
Ordinary Share	Half-yearly	£1	2.47	2.49	2.22	2.23	29 January 2026
		£50,000	2.57	2.59	2.32	2.33	29 January 2026
Personal Deposits	Half-yearly	£1	2.47	2.49	2.22	2.23	29 January 2026
Premium Saver (1) <sup>*,^</sup>	Annual	£5,000	3.30	3.30	3.05	3.05	29 January 2026
Premium Saver (2) <sup>*,^</sup>	Annual	£5,000	3.30	3.30	3.05	3.05	29 January 2026
Premium Saver (3) <sup>*,^</sup>	Annual	£15,000	3.30	3.30	3.05	3.05	29 January 2026
Premium Saver (4) <sup>*,^</sup>	Annual	£10,000	3.30	3.30	3.05	3.05	29 January 2026
Premium Saver (5) <sup>*,^</sup>	Annual	£1,000	3.30	3.30	3.05	3.05	29 January 2026
Premium Saver (6) <sup>*,^</sup>	Annual	£1,000	3.30	3.30	3.05	3.05	29 January 2026

## Notes

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

\*Please note: No additional funds can be paid into these accounts.

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

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

All financial information contained in this document correct as at 18 December 2025.

If you need this document in an alternative format please call our Family Service Team on 03330 140144.

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