

Savings Interest Rates

Variable rate accounts currently available (rates for accounts opened up to 14 May 2025):

Account type	Minimum opening balance	Current annual interest rate (Gross/AER variable)	New annual interest rate (Gross/AER variable) effective from 5 June 2025
Instant Access Saver	£1	3.25%	3.00%
Online Saver	£100	3.25%	3.00%
Account type	Minimum opening balance	Current annual interest rate (Tax-free/AER variable)	New annual interest rate (Tax-free/AER variable) effective from 5 June 2025
Cash ISA	£100	3.30%	3.05%
E-ISA	£100	3.30%	3.05%

Variable rate accounts no longer available:

Account type	Minimum opening balance	Current annual interest rate (Gross/AER variable)	New annual interest rate (Gross/AER variable) effective from 5 June 2025
Saver Plus (Issue 1 – 5)	£100	4.31%	4.01%
E-Saver Plus (Issue 1 – 5)	£100	4.31%	4.01%
30 Day Notice	£1	3.30%	3.05%
Junior Saver	£1	3.40%	3.15%
Junior Regular Saver	£100	3.40%	3.15%
Account type	Minimum opening balance	Current annual interest rate (Tax-free/AER variable)	New annual interest rate (Tax-free/AER variable) effective from 5 June 2025
Loyalty ISA	£1	3.40%	3.15%
Junior ISA	£1	3.40%	3.15%

Notes

- 1) All interest rates are variable.
- 2) AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.
- 3) Interest is paid gross, you are responsible for paying any tax due to HMRC.
- 4) Savings products may be withdrawn from sale without notice.