

# PREVIOUS VARIABLE INTEREST RATES AND TARIFF OF CHARGES

Updated 1 October 2018

1

## Current savings accounts

| Account type                             | Interest frequency | Rate effective | Balance  | Gross % | AER <sup>^</sup> % |
|--|--------------------|----------------|----------|---------|--------------------|
| Windfall Bond (1)                        | Annual             | 01/12/2017     | £10,000  | 0.50%   | 0.50%              |
|  | Annual             | 01/09/2016     | £10,000  | 0.25%   | 0.25%              |
|  | Annual             | 29/10/2014     | £10,000  | 0.50%   | 0.50%              |
| 2 Year Tracker Rate Bond (1)             | Annual             | 01/12/2017     | £5,000+  | 2.06%   | 2.06%              |
|  | Monthly            | 01/12/2017     | £5,000+  | 2.04%   | 2.06%              |
|  | Annual             | 30/08/2017     | £5,000+  | 1.81%   | 1.81%              |
|  | Monthly            | 30/08/2017     | £5,000+  | 1.79%   | 1.81%              |
| 2 Year Tracker Rate Bond (2)             | Annual             | 31/01/2018     | £5,000+  | 1.92%   | 1.92%              |
|  | Monthly            | 31/01/2018     | £5,000+  | 1.90%   | 1.92%              |
| 5 Year Tracker Rate Bond (1)             | Annual             | 01/07/2018     | £5,000+  | 2.12%   | 2.12%              |
|  | Monthly            | 01/07/2018     | £5,000+  | 2.10%   | 2.12%              |
| First Home Saver (1)                     | Annual             | 28/08/2016     | £5,000+  | 0.75%   | 0.75%              |
|  |                    |                | £2,500+  | 0.50%   | 0.50%              |
|  |                    |                | £100+    | 0.31%   | 0.31%              |
|  | Annual             | 14/07/2014     | £5,000+  | 1.00%   | 1.00%              |
|  |                    |                | £2,500+  | 0.75%   | 0.75%              |
|  |                    |                | £100+    | 0.50%   | 0.50%              |
| Helping Hand Saver (1)                   | Annual             | 11/11/2017     | £10,000+ | 1.00%   | 1.00%              |
|  | Annual             | 12/10/2016     | £10,000+ | 0.75%   | 0.75%              |
|  | Annual             | 14/07/2014     | £10,000+ | 1.00%   | 1.00%              |
| Junior Cash ISA (1) <sup>#</sup>         | Annual             | 11/11/2017     | £3,000+  | 2.50%   | 2.50%              |
|  |                    |                | £1,000+  | 2.25%   | 2.25%              |
|  |                    |                | £1+      | 1.75%   | 1.75%              |
|  | Annual             | 12/10/2016     | £3,000+  | 2.25%   | 2.25%              |
|  |                    |                | £1,000+  | 2.00%   | 2.00%              |
|  |                    |                | £1+      | 1.50%   | 1.50%              |
|  | Annual             | 14/07/2014     | £3,000+  | 2.50%   | 2.50%              |
|  |                    |                | £1,000+  | 2.25%   | 2.25%              |
|  |                    |                | £1+      | 1.75%   | 1.75%              |
| Market Tracker Saver (1)                 | Annual             | 01/07/2018     | £500+    | 1.05%   | 1.05%              |
|  | Annual             | 01/04/2018     | £500+    | 0.95%   | 0.95%              |
|  | Annual             | 01/01/2018     | £500+    | 0.97%   | 0.97%              |
|  | Annual             | 01/10/2017     | £500+    | 0.86%   | 0.86%              |
|  | Annual             | 01/07/2017     | £500+    | 0.80%   | 0.80%              |
|  | Annual             | 01/04/2017     | £500+    | 0.81%   | 0.81%              |
|  | Annual             | 01/01/2017     | £500+    | 0.80%   | 0.80%              |
|  | Annual             | 01/10/2016     | £500+    | 0.99%   | 0.99%              |
|  | Annual             | 02/07/2016     | £500+    | 1.12%   | 1.12%              |
|  | Annual             | 01/04/2016     | £500+    | 1.18%   | 1.18%              |
|  | Annual             | 01/01/2016     | £500+    | 1.23%   | 1.23%              |
|  | Annual             | 01/10/2015     | £500+    | 1.26%   | 1.26%              |
|  | Annual             | 01/07/2015     | £500+    | 1.17%   | 1.17%              |
|  | Annual             | 01/04/2015     | £500+    | 1.20%   | 1.20%              |
|  | Annual             | 01/01/2015     | £500+    | 1.22%   | 1.22%              |
|  | Annual             | 14/07/2014     | £500+    | 1.27%   | 1.27%              |
| Market Tracker Cash ISA (2) <sup>#</sup> | Annual             | 01/07/2018     | £500+    | 1.10%   | 1.10%              |
|  | Annual             | 01/04/2018     | £500+    | 1.00%   | 1.00%              |
|  | Annual             | 01/01/2018     | £500+    | 1.02%   | 1.02%              |
|  | Annual             | 01/10/2017     | £500+    | 0.91%   | 0.91%              |
|  | Annual             | 01/07/2017     | £500+    | 0.85%   | 0.85%              |
|  | Annual             | 01/04/2017     | £500+    | 0.86%   | 0.86%              |
|  | Annual             | 15/03/2017     | £500+    | 0.85%   | 0.85%              |
| Branch Saver (1)                         | Annual             | 12/04/2018     | £500+    | 1.11%   | 1.11%              |
|  |                    |                | £1+      | 0.51%   | 0.51%              |

Current savings accounts continued...

| Account type                  | Interest frequency | Rate effective | Balance   | Gross % | AER <sup>^</sup> % |
|-------------------------------|--------------------|----------------|-----------|---------|--------------------|
| Market Tracker Cash ISA (1) # | Annual             | 01/07/2018     | £500+     | 1.15%   | 1.15%              |
|                               | Annual             | 01/04/2018     | £500+     | 1.05%   | 1.05%              |
|                               | Annual             | 01/01/2018     | £500+     | 1.07%   | 1.07%              |
|                               | Annual             | 01/10/2017     | £500+     | 0.96%   | 0.96%              |
|                               | Annual             | 01/07/2017     | £500+     | 0.90%   | 0.90%              |
|                               | Annual             | 01/04/2017     | £500+     | 0.91%   | 0.91%              |
|                               | Annual             | 01/01/2017     | £500+     | 0.90%   | 0.90%              |
|                               | Annual             | 01/10/2016     | £500+     | 1.09%   | 1.09%              |
|                               | Annual             | 01/07/2016     | £500+     | 1.22%   | 1.22%              |
|                               | Annual             | 01/04/2016     | £500+     | 1.28%   | 1.28%              |
|                               | Annual             | 01/04/2016     | £500+     | 1.28%   | 1.28%              |
|                               | Annual             | 01/01/2016     | £500+     | 1.33%   | 1.33%              |
|                               | Annual             | 01/10/2015     | £500+     | 1.36%   | 1.36%              |
|                               | Annual             | 01/07/2015     | £500+     | 1.27%   | 1.27%              |
|                               | Annual             | 01/04/2015     | £500+     | 1.30%   | 1.30%              |
|                               | Annual             | 01/01/2015     | £500+     | 1.32%   | 1.32%              |
|                               | Annual             | 14/07/2014     | £500+     | 1.37%   | 1.37%              |
| 35 Day Notice Saver (1)       | Annual             | 11/11/2017     | £100,000+ | 1.20%   | 1.20%              |
|                               |                    |                | £50,000+  | 1.10%   | 1.10%              |
|                               |                    |                | £10,000+  | 0.95%   | 0.95%              |
|                               |                    |                | £1,000+   | 0.85%   | 0.85%              |
|                               | Monthly            | 11/11/2017     | £100,000+ | 1.19%   | 1.20%              |
|                               |                    |                | £50,000+  | 1.09%   | 1.10%              |
|                               |                    |                | £10,000+  | 0.95%   | 0.95%              |
|                               |                    |                | £5,000+   | 0.85%   | 0.85%              |
|                               | Annual             | 24/05/2017     | £100,000+ | 0.95%   | 0.95%              |
|                               |                    |                | £50,000+  | 0.85%   | 0.85%              |
|                               |                    |                | £10,000+  | 0.70%   | 0.70%              |
|                               |                    |                | £1,000+   | 0.60%   | 0.60%              |
|                               | Monthly            | 24/05/2017     | £100,000+ | 0.95%   | 0.95%              |
|                               |                    |                | £50,000+  | 0.85%   | 0.85%              |
|                               |                    |                | £10,000+  | 0.70%   | 0.70%              |
|                               |                    |                | £5,000+   | 0.60%   | 0.60%              |
|                               | Annual             | 01/12/2016     | £100,000+ | 0.95%   | 0.95%              |
|                               |                    |                | £50,000+  | 0.75%   | 0.75%              |
|                               |                    |                | £10,000+  | 0.65%   | 0.65%              |
|                               |                    |                | £1,000+   | 0.55%   | 0.55%              |
| Monthly                       | 01/12/2016         | £100,000+      | 0.95%     | 0.95%   |                    |
|                               |                    | £50,000+       | 0.75%     | 0.75%   |                    |
|                               |                    | £10,000+       | 0.65%     | 0.65%   |                    |
|                               |                    | £5,000+        | 0.55%     | 0.55%   |                    |
| 35 Day Notice Cash ISA (1) #  | Annual             | 11/11/2017     | £30,000+  | 1.20%   | 1.20%              |
|                               |                    |                | £15,000+  | 1.10%   | 1.10%              |
|                               |                    |                | £3,000+   | 1.00%   | 1.00%              |
|                               | Annual             | 24/05/2017     | £30,000+  | 0.95%   | 0.95%              |
|                               |                    |                | £15,000+  | 0.85%   | 0.85%              |
|                               |                    |                | £3,000+   | 0.75%   | 0.75%              |
|                               | Annual             | 01/12/2016     | £30,000+  | 1.05%   | 1.05%              |
|                               |                    |                | £15,000+  | 0.90%   | 0.90%              |
|                               |                    |                | £3,000+   | 0.80%   | 0.80%              |
|                               |                    |                |           |         |                    |

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3

|                             |        |            |          |       |       |
|-----------------------------|--------|------------|----------|-------|-------|
| Flexible ISA (1) #          | Annual | 11/11/2017 | £500+    | 1.01% | 1.01% |
|                             | Annual | 24/05/2017 | £500+    | 0.81% | 0.81% |
| Junior Saver                | Annual | 11/11/2017 | £3,000+  | 2.00% | 2.00% |
|                             |        |            | £1,000+  | 1.75% | 1.75% |
|                             |        |            | £1+      | 1.25% | 1.25% |
|                             | Annual | 14/07/2014 | £3,000+  | 1.75% | 1.75% |
|                             |        |            | £1,000+  | 1.50% | 1.50% |
|                             |        |            | £1+      | 1.00% | 1.00% |
| Everyday Saver (1)          | Annual | 11/11/2017 | £50,000+ | 0.81% | 0.81% |
|                             |        |            | £500+    | 0.66% | 0.66% |
|                             |        |            | £100+    | 0.51% | 0.51% |
|                             | Annual | 01/12/2016 | £50,000+ | 0.56% | 0.56% |
|                             |        |            | £500+    | 0.41% | 0.41% |
|                             |        |            | £100+    | 0.31% | 0.31% |
| Family Security Account (1) | Annual | 11/11/2017 | £5,000+  | 1.00% | 1.00% |
|                             | Annual | 28/08/2016 | £5,000+  | 0.75% | 0.75% |

### Notes

These interest rates are for personal savers.

Interest will be paid gross.

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

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

### Charges

The normal operation of your account is free. However, during the lifetime of your account we may provide additional services for which a charge is payable to reflect the extra costs we reasonably incur.

|   |     |
|---|-----|
| Cheque paid in and later returned unpaid  | £25 |
| Same day transfer of funds to your bank account (via CHAPS, "Telegraphic Transfer")           | £30 |
| Details of interest earned on your savings account (other than for current and last tax year) | £25 |
| Lost passbook for the second and all subsequent times   | £10 |
| Production of any transaction listings  | £10 |
| Replacement of a statement or certificate   | £10 |

In addition, we may apply charges for other services and we will inform you of these when you request such a service.

All financial information contained in this document correct as at 1 October 2018.

**This leaflet can be provided in alternative formats on request**



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Firm Reference No. 206080 [register.fca.org.uk](http://register.fca.org.uk)

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