

# PREVIOUS VARIABLE INTEREST RATES AND TARIFF OF CHARGES

Updated 1 January 2018

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## Current savings accounts

Account type	Interest frequency	Rate effective	Balance	Gross %	AER <sup>^</sup> %
Windfall Bond (1)	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	30/08/2017	£5,000+	1.81%	1.81%
	Monthly	30/08/2017	£5,000+	1.79%	1.81%
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	12/10/2016	£10,000+	0.75%	0.75%
	Annual	14/07/2014	£10,000+	1.00%	1.00%
Junior Cash ISA (1) *	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	01/10/2017	£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) *	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%
Market Tracker Cash ISA (1) *	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%

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## Current savings accounts continued...

Account type	Interest frequency	Rate effective	Balance	Gross %	AER* %
35 Day Notice Saver (1)	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	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%
Flexible ISA (1) #	Annual	24/05/2017	£500+	0.81%	0.81%
Junior Saver	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	01/12/2016	£50,000+	0.56%	0.56%
			£500+	0.41%	0.41%
			£100+	0.31%	0.31%
Family Security Account (1)	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 January 2018.

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



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