

# Variable Account Rate Changes

Effective from 9 December 2024

## Easy Access Products

	Product Description	Issue	Tier	Current Rate			New Rate			
				Annually	Monthly	AER	Annually	Monthly	AER	
Tax-free	Branch Cash ISA / Online Cash ISA	1 - 3	£1 +	3.20%	3.15%	3.20%	2.95%	-	2.95%	
	Branch Cash ISA Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>	1	£1 +	4.00%	-	4.00%	3.75%	-	3.75%	
	Branch Cash ISA Saver	1	£1 +	3.35%	3.30%	3.35%	3.10%	3.06%	3.10%	
	Branch Cash ISA Saver	2	£1 +	3.65%	3.59%	3.65%	3.40%	3.35%	3.40%	
	Branch Cash ISA Saver	3 - 5	£1 +	3.55%	3.49%	3.55%	3.30%	3.25%	3.30%	
	Cash ISA Saver / Cash eISA Saver / Cash ISA Saver Online / Online Cash ISA Saver / Accessible Cash eISA Saver	1 - 17	£1 +	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
	Cash ISA Saver	18	£1 +	3.35%	3.30%	3.35%	3.10%	3.06%	3.10%	
	Cash ISA Saver	19	£1 +	3.65%	3.59%	3.65%	3.40%	3.35%	3.40%	
	Cash ISA Saver	20 - 22	£1 +	3.55%	3.49%	3.55%	3.30%	3.25%	3.30%	
	Cash Lifetime ISA	1 - 7	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Child Trust Fund Matured Cash ISA	1 & 3	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Child Trust Fund Matured Cash ISA	2	£1 +	3.25%	-	3.25%	3.00%	-	3.00%	
	Easy Access Cash ISA	1	£1 +	3.20%	-	3.20%	2.95%	-	2.95%	
	Estate Management Cash ISA	1 - 4	£1 +	3.45%	-	3.45%	3.45%	-	3.45%	
	Legacy Cash ISA	1 - 10	£1 +	3.30%	-	3.30%	3.05%	-	3.05%	
	Legacy Cash ISA	11	£1 +	3.65%	-	3.65%	3.40%	-	3.40%	
	Legacy Cash ISA	12 - 14	£1 +	3.55%	-	3.55%	3.30%	-	3.30%	
	Limited Edition Cash ISA	1	£1 +	3.20%	3.15%	3.20%	2.95%	2.91%	2.95%	
	Loyalty Cash ISA / Online Loyalty Cash ISA	1	£1 +	3.20%	-	3.20%	2.95%	-	2.95%	
	Loyalty Cash ISA Fixed End	1	£1 +	3.20%	-	3.20%	2.95%	-	2.95%	
	Maturity Cash ISA (ex. Holmesdale)	1	£500 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Matured Cash ISA Saver / Branch Matured Cash ISA Saver	1	£1 +	3.25%	-	3.25%	3.00%	-	3.00%	
	Matured Cash ISA Funds / Online Matured Cash ISA Funds	3 - 8	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Matured Cash ISA Funds	9	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Matured Cash ISA Funds	10	£1 +	3.35%	-	3.35%	3.10%	-	3.10%	
	Matured Cash ISA Funds Anniversary	1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Online Matured Cash ISA Funds	9	£1 +	3.35%	-	3.35%	3.10%	-	3.10%	
	Review Cash ISA Saver	1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
	Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	1 - 2	£1 +	3.55%	-	3.55%	3.30%	-	3.30%	
				£20k +	4.05%	-	4.05%	3.80%	-	3.80%
				£40k +	4.55%	-	4.55%	4.30%	-	4.30%
	Super Cash ISA / Online Super Cash ISA	1 - 2	£1 +	3.20%	3.15%	3.20%	2.95%	2.91%	2.95%	
	Gross	Branch eSaver	3	£1 +	3.25%	-	3.25%	3.00%	-	3.00%
		Branch Saver (ex. Holmesdale)	1	£10 +	3.10%	-	3.10%	2.85%	-	2.85%
		Branch Saver / Online Saver	1 - 6	£1 +	3.10%	3.06%	3.10%	2.85%	2.81%	2.85%
		Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i>	1	£1 +	4.75%	-	4.75%	4.50%	-	4.50%
		Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i>	2	£1 +	4.75%	-	4.75%	4.50%	-	4.50%
Branch Saver Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>		3	£1 +	4.75%	-	4.75%	4.50%	-	4.50%	
Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i>		4 - 5	£1 +	4.75%	-	4.75%	4.50%	-	4.50%	
Castle Money Rollover Access		1	£1 +	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%	
Castle Money Saver		1 - 2	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Charities Easy Access (ex. Holmesdale)		1	£75k +	3.20%	-	3.20%	2.95%	-	2.95%	
Clubs and Charities		1 - 2	£1 +	3.20%	3.15%	3.20%	2.95%	2.91%	2.95%	
Community Saver		1 - 9	£1 +	3.20%	3.15%	3.20%	2.95%	2.91%	2.95%	
Community Saver		10 - 12	£1 +	3.40%	3.35%	3.40%	3.15%	3.11%	3.15%	
Deposit Saver		1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Easy Access Saver		1 - 4	£1 +	3.55%	3.49%	3.55%	3.30%	3.25%	3.30%	
Branch Easy Access Saver		1 - 3	£1 +	3.55%	3.49%	3.55%	3.30%	3.25%	3.30%	
Easy Access (ex. Holmesdale)		1	£10 +	3.10%	-	3.10%	2.85%	-	2.85%	
Easy Access Retention (ex. Holmesdale)		1	£10 +	3.05%	-	3.05%	2.80%	-	2.80%	
eSaver / Accessible eSaver / Limited Edition eSaver		1 - 22	£1 +	3.45%	3.40%	3.45%	3.20%	3.15%	3.20%	
Estate Management		1 - 5	£1 +	3.45%	-	3.45%	3.20%	-	3.20%	
Everyday Saver / Online Everyday Saver		1 - 12	£1 +	3.35%	3.30%	3.35%	3.10%	3.06%	3.10%	
Everyday Saver		13	£1 +	3.55%	3.49%	3.55%	3.30%	3.25%	3.30%	
Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale)		1	£10 +	3.05%	-	3.05%	2.80%	-	2.80%	
Home Saver (ex. Holmesdale)		1	£10 +	3.05%	-	3.05%	2.80%	-	2.80%	
Home Saver		2 & 4	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Home Saver		3	£1 +	3.25%	-	3.25%	3.00%	-	3.00%	
Maturity Easy Access (ex. Holmesdale)		1	£10 +	3.05%	-	3.05%	2.80%	-	2.80%	
Matured Funds / Online Matured Funds		2 - 9	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Matured Funds Anniversary / Online Matured Funds Anniversary		2 - 3	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Matured Saver / Branch Matured Saver		1	£1 +	3.25%	-	3.25%	3.00%	-	3.00%	
Matured Saver / Branch Matured Saver		2	£1 +	3.80%	-	3.80%	3.55%	-	3.55%	
Matured Tracker Account		1	£500 +	3.05%	-	3.05%	2.80%	-	2.80%	
My Branch Saver / My Online Saver		1 - 3	£1 +	3.15%	3.11%	3.15%	2.90%	2.86%	2.90%	
Regular Savings (ex. Holmesdale)		1	£10 +	3.05%	-	3.05%	2.80%	-	2.80%	
Retirement Saver		1 - 2	£250 +	3.05%	-	3.05%	2.80%	-	2.80%	
Review Saver		1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Services Home Savings Scheme - <i>Guaranteed to be at least 0.25% above Bank of England Base Rate</i>		1	£30 +	5.25%	-	5.25%	5.00%	-	5.00%	
Trust Saver	1 - 4	£10k +	3.10%	3.06%	3.10%	2.85%	2.81%	2.85%		

## Bonus Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Tax-free	Bonus Cash ISA / Online Bonus Cash ISA / Accessible Bonus Cash ISA	3 - 13	£1 +	3.05%	3.01%	3.05%	2.80%	-	2.80%
	Bonus Cash ISA / Branch Bonus Cash ISA	14	£1 +	4.25%	-	4.25%	4.00%	-	4.00%
	Bonus Cash ISA / Branch Bonus Cash ISA	15	£1 +	4.55%	-	4.55%	4.30%	-	4.30%
	Branch FA Bonus Cash ISA Saver	1	£1 +	4.75%	-	4.75%	4.50%	-	4.50%
	Branch FA Bonus Cash ISA Saver	2 - 4	£1 +	4.95%	-	4.95%	4.70%	-	4.70%
	Cash ISA Plus	1 - 2	£1 +	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%
	Cash ISA Saver Plus / Online Cash ISA Plus	1	£1 +	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%
	FA Bonus Cash ISA Saver	1 - 3	£1 +	4.95%	-	4.95%	4.70%	-	4.70%
	Review Cash ISA	6	£1 +	3.35%	-	3.35%	3.10%	-	3.10%
	Gross	Bonus Saver / Branch Bonus Saver	8	£1 +	4.37%	-	4.37%	4.12%	-
Bonus Saver / Branch Bonus Saver	9	£1 +	4.79%	-	4.79%	4.54%	-	4.54%	
Branch FA Bonus Saver	1	£1 +	4.75%	-	4.75%	4.50%	-	4.50%	
Branch FA Bonus Saver	2 - 3	£1 +	4.95%	-	4.95%	4.70%	-	4.70%	
FA Bonus Saver	1 - 2	£1 +	4.95%	-	4.95%	4.70%	-	4.70%	
Limited Edition Online Saver	1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Member Bonus Saver / Branch Member Bonus Saver	1	£1 +	5.25%	-	5.25%	5.00%	-	5.00%	
Online Bonus Saver / Accessible Bonus Saver	5 - 7	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Regular Savings	1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Review Account	15	£1 +	3.05%	-	3.05%	2.80%	-	2.80%	
Review Account	16	£1 +	3.30%	-	3.30%	3.05%	-	3.05%	
Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	1 - 2	£1 +	4.95%	-	4.95%	4.70%	-	4.70%	

## Notice Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Tax-free	60 Day Notice Cash ISA	1	£1 +	3.85%	-	3.85%	3.60%	-	3.60%
	Cash ISA (ex. Holmesdale) - 30 day notice	1	£500 +	3.30%	-	3.30%	3.05%	-	3.05%
	Cash ISA 90 (ex. Holmesdale)	1 - 2	£500 +	3.45%	-	3.45%	3.20%	-	3.20%
Gross	30 Day Notice Account	1	£1 +	3.30%	-	3.30%	3.05%	-	3.05%
	45 Day Notice Account	1 - 4	£100 +	3.35%	-	3.35%	3.10%	-	3.10%
	45 Day Notice Account	5 - 8	£1 +	3.35%	-	3.35%	3.10%	-	3.10%
	60 Day Notice Account	1 - 4	£1 +	3.40%	-	3.40%	3.15%	-	3.15%
	60 Day Notice Account	5	£1 +	3.65%	-	3.65%	3.40%	-	3.40%
	90 Day Notice Account	1 - 8	£1 +	3.50%	-	3.50%	3.25%	-	3.25%
	120 Day Notice Account	1 - 10	£1 +	3.65%	-	3.65%	3.40%	-	3.40%
	120 Day Notice Account	11 - 13	£1 +	3.85%	-	3.85%	3.60%	-	3.60%
	Charities Notice (ex. Holmesdale) - 60 day notice	1	£500 +	3.40%	-	3.40%	3.15%	-	3.15%
	Holmesdale 30 (ex. Holmesdale)	1	£2.5k +	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%
	Holmesdale Business 60 (ex. Holmesdale)	1	£500 +	3.40%	-	3.40%	3.15%	-	3.15%
	Holmesdale Business 60 Share (ex. Holmesdale)	1	£500 +	3.40%	-	3.40%	3.15%	-	3.15%
	Holmesdale Business 90 (ex. Holmesdale)	1	£500 +	3.50%	-	3.50%	3.25%	-	3.25%
	Holmesdale Business 90 Share (ex. Holmesdale)	1	£500 +	3.50%	-	3.50%	3.25%	-	3.25%
	Save 35 (ex. Holmesdale)	1	£10k +	3.30%	-	3.30%	3.05%	-	3.05%
Save 60 (ex. Holmesdale)	1	£10k +	3.40%	-	3.40%	3.15%	-	3.15%	

## Limited Access Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Gross	Double Access Saver / Branch Double Access Saver	1 - 2	£10k +	4.00%	-	4.00%	3.75%	-	3.75%
	Limited Access Saver	1 - 2	£25k +	4.00%	-	4.00%	3.75%	-	3.75%
	Single Access Saver / Branch Single Access Saver	1 - 4	£15k +	4.65%	-	4.65%	4.40%	-	4.40%
	Triple Access Saver / Branch Triple Access Saver / Online Triple Access Saver	1 - 6	£5k +	3.75%	3.69%	3.75%	3.50%	3.45%	3.50%

## Children's Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Tax-free	Child Trust Fund - Guaranteed to never fall more than 1% below Bank of England Base Rate	1 - 4	£1 +	4.50%	-	4.50%	4.25%	-	4.25%
	Junior Cash ISA	2 - 8	£1 +	4.50%	-	4.50%	4.25%	-	4.25%
	Junior Cash ISA (ex. Holmesdale)	1	£1 +	4.50%	-	4.50%	4.25%	-	4.25%
Gross	Children's Saver	1 - 8	£1 +	3.55%	-	3.55%	3.30%	-	3.30%
	Children's Trust Saver	1 - 8	£1 +	3.55%	-	3.55%	3.30%	-	3.30%
	Leap Account	1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%
	Young Saver (ex. Holmesdale)	3	£1 +	3.55%	-	3.55%	3.30%	-	3.30%

For more information, speak to one of our consultants today.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. All ISA and Child Trust Fund interest is paid tax-free, which means it's exempt from income tax. We pay all non-ISA savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future.

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