Variable Account Rate Changes Effective from 9 December 2024



Easy Access Products			Cu	irrent Rate		N	lew Rate	
Product Description	Issue	Tier	Annually	Monthly	AER	Annually	Monthly	AER
Branch Cash ISA / Online Cash ISA	1-3	£1+	3.20%	3.15%	3.20%	2.95%	2.91%	2.95
Branch Cash ISA Plus - Guaranteed to never fall more than 1% below Bank of England Base Rate	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 Cash Lifetime ISA	20 - 22	£1+	3.55%	3.49%	3.55%	3.30%	3.25%	3.30
Cash Lifetine ISA Child Trust Fund Matured Cash ISA		£1+	3.05%	-		2.80%	-	-
Child Trust Fund Matured Cash ISA	1&3	£1 +	3.05%	-	3.05%	2.80% 3.00%	-	2.80
Easy Access Cash ISA	1	£1 + £1 +	3.25% 3.20%		3.25% 3.20%	2.95%		3.00
Estate Management Cash ISA	1-4	£1+	3.45%	-	3.45%	3.45%	-	3.45
Legacy Cash ISA	1 - 10	£1+	3.30%	-	3.43%	3.45%	-	3.45
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	12-14	£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 +	3.20%	-	3.20%	2.93%	-	2.95
Maturdy Cash ISA (ex. Holmesdale) Matured Cash ISA Saver / Branch Matured Cash ISA Saver	1	£300 +	3.25%	-	3.25%	3.00%	-	3.00
Matured Cash ISA Saver / Branch Matured Cash ISA Saver	3-8	£1+	3.25%		3.25%	2.80%		2.80
Matured Cash ISA Funds	9	£1+	3.05%	-	3.05%	2.80%	-	2.809
Matured Cash ISA Funds	10	£1+	3.35%	-	3.35%	3.10%		3.109
Matured Cash ISA Funds Anniversary	1	£1+	3.05%	-	3.05%	2.80%	-	2.809
Online Matured Cash ISA Funds	9	£1+	3.35%	-	3.35%	3.10%	-	3.109
Review Cash ISA Saver	1	£1+	3.05%		3.05%	2.80%		2.809
		£1+	3.55%	-	3.55%	3.30%	-	3.309
Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	1 - 2	£20k +	4.05%	-	4.05%	3.80%	-	3.80
	• -	£40k +	4.55%	-	4.55%	4.30%	-	4.309
Super Cash ISA / Online Super Cash ISA	1-2	£1+	3.20%	3.15%	3.20%	2.95%	2.91%	2.95
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 - Guaranteed to never fall more than 2% below Bank of England Base Rate	1	£1+	4.75%	-	4.75%	4.50%	-	4.50%
Branch Saver Plus - Guaranteed to never fall more than 0.45% below Bank of England Base Rate	2	£1+	4.75%	-	4.75%	4.50%	-	4.50%
		£1 +	4.75%	-				4.509
Branch Saver Plus - Guaranteed to never fall more than 1% below Bank of England Base Rate	3				4.75%	4.50%	-	
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate	4 - 5	£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> Castle Money Rollover Access	4 - 5 1	£1 + £1 +	4.75% 3.05%	- 3.01%	4.75% 3.05%	4.50% 2.80%		4.509
Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Castle Money Rollover Access Castle Money Saver	4 - 5 1 1 - 2	£1 + £1 + £1 +	4.75% 3.05% 3.05%	- 3.01% -	4.75% 3.05% 3.05%	4.50% 2.80% 2.80%	- 2.76% -	4.509 2.809 2.809
Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale)	4 - 5 1 1 - 2 1	£1 + £1 + £1 + £75K +	4.75% 3.05% 3.05% 3.20%	3.01% -	4.75% 3.05% 3.05% 3.20%	4.50% 2.80% 2.80% 2.95%	2.76%	4.509 2.809 2.809 2.959
Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities	4-5 1 1-2 1 1-2	£1 + £1 + £1 + £75K + £1 +	4.75% 3.05% 3.05% 3.20% 3.20%	3.01% - - 3.15%	4.75% 3.05% 3.05% 3.20% 3.20%	4.50% 2.80% 2.95% 2.95%	- 2.76% - - 2.91%	4.509 2.809 2.809 2.959 2.959
Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Castle Money Saver Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver	4-5 1 1-2 1 1-2 1-2 1-9	£1 + £1 + £1 + £75K + £1 + £1 +	4.75% 3.05% 3.05% 3.20% 3.20% 3.20%	- 3.01% - - 3.15% 3.15%	4.75% 3.05% 3.05% 3.20% 3.20% 3.20%	4.50% 2.80% 2.95% 2.95% 2.95%	2.76% - 2.91% 2.91%	4.509 2.809 2.959 2.959 2.959 2.959
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Saver Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver	4-5 1 1-2 1 1-2 1-9 10-12	£1 + £1 + £75K + £1 + £1 + £1 + £1 +	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20%	3.01% - - 3.15% 3.15% 3.35%	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15%	2.76% - 2.91% 2.91% 3.11%	4.509 2.809 2.959 2.959 2.959 2.959 3.159
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Saver Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver	4-5 1 1-2 1 1-2 1-9 10-12 1	fi +	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.40%	3.01% - - - - - - - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80%	2.76% - 2.91% 2.91% 3.11%	4.509 2.809 2.959 2.959 2.959 3.159 2.809
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver	4-5 1 1-2 1 1-2 1-9 10-12 1 1-4	f1 + f1 + f1 + f1 + f2 + f2 + f2 + f2 +	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55%	- 3.01% - - 3.15% 3.35% - 3.49%	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30%	- 2.76% - - 2.91% 2.91% 3.11% - 3.25%	4.503 2.803 2.955 2.955 2.955 3.155 2.805 3.305
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver	4-5 1 1-2 1-2 1-9 10-12 1 1-4 1-3	$\frac{£1 +}{£1 +}$ $\frac{£1 +}{£75K +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£1 +}$	4.75% 3.05% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55%	- 3.01% - 3.15% 3.35% - 3.49% 3.49%	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30%	- 2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25%	4.50° 2.80° 2.95° 2.95° 3.15° 2.80° 3.30° 3.30°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Saver Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access (ex. Holmesdale)	4-5 1 1-2 1 1-2 1-9 10-12 1 1-4 1-3 1	$\frac{£1 +}{£1 +}$ $\frac{£1 +}{£75K +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£1 +}$ $\frac{£1 +}{£10 +}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10%	- 3.01% - 3.15% 3.15% 3.35% - 3.49% 3.49% -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 2.85%	2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25% -	4.50° 2.80° 2.95° 2.95° 3.15° 2.80° 3.30° 3.30° 2.85°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Saver Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale)	4-5 1 1-2 1-2 1-9 10-12 1 1-4 1-3 1 1	$\frac{\pounds 1 +}{\pounds 1 +}$ $\frac{\pounds 1 +}{\pounds 75K +}$ $\frac{\pounds 1 +}{\pounds 1 +}$ $\frac{\pounds 1 +}{\pounds 10 +}$ $\frac{\pounds 10 +}{\pounds 10 +}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.05%	- 3.01% - - 3.15% 3.35% 3.35% - - 3.49% 3.49% - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 2.85% 2.80%	2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25% -	4.50° 2.80° 2.95° 2.95° 2.95° 3.15° 2.80° 3.30° 3.30° 2.85° 2.85°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale)	4-5 1 1-2 1-2 1-9 10-12 1 1-4 1-3 1 1-2 1 1-2 1 1-2 1 1-2 1 1-2 1 1-2 1 1-2 1 1-2 1 1-2 1-9 10-12 1 1-2 1-9 10-12 1 1-2 1-9 10-12 1 1-4 1-4 1-3 1 1-4 1-4 1-4 1-4 1-4 1-4 1-4	$\begin{array}{c} \underline{c}1 + \\ \underline{c}1 + \\ \underline{c}1 + \\ \underline{c}75K + \\ \underline{c}1 + \\ \underline{c}10 + \\ \underline{c}10 + \\ \underline{c}1 + \\ \underline{c}1 + \end{array}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.10% 3.05% 3.45%	- 3.01% - - 3.15% 3.35% - - 3.49% 3.49% - - - 3.40%	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.05% 3.45%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 2.85% 2.80% 3.20%	2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25% -	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 2.85% 2.80% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30%
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) East Access Retention (ex. Holmesdale) East Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) East Access Retention (ex. Holmesdale)	4-5 1 1-2 1-2 1-9 10-12 1 1-4 1-3 1 1-4 1-3 1 1-2 1-5	$\begin{array}{c} \underline{E1} + \\ \underline{E1} + \\ \underline{E1} + \\ \underline{E75K} + \\ \underline{E1} + \\ \underline{E10} + \\ \underline{E10} + \\ \underline{E1} + \\ \underline{E1} + \\ \underline{E1} + \end{array}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.45% 3.45%	3.01% - - 3.15% 3.15% 3.35% - - 3.49% 3.49% - - - - 3.40% -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.05% 3.45% 3.45%	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 3.15% 3.30% 3.30% 2.80% 2.80% 3.20%	2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25% - - 3.15% -	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.30% 3.20% 3.20%
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) SeSaver / Accessible eSaver / Limited Edition eSaver Estate Management Everyday Saver / Online Everyday Saver	$\begin{array}{c c} 4-5\\ 1\\ 1\\ 1-2\\ 1\\ 1-2\\ 1-9\\ 10-12\\ 1\\ 1-4\\ 1-3\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1-22\\ 1-5\\ 1-12\\ \end{array}$	f1 +	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.35%	- 3.01% - - 3.15% 3.35% - - 3.49% 3.49% - - - - - - - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.05% 3.45% 3.45% 3.45% 3.35%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 2.85% 2.80% 3.20% 3.20% 3.10%	2.76% - - 2.91% 2.91% 3.11% - - 3.25% 3.25% - - - - - 3.15% - - 3.06%	4.509 2.809 2.959 2.959 2.959 2.959 2.959 2.959 3.155 2.809 3.309 2.859 2.809 3.209 3.209 3.209 3.209 3.109
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Saver Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Community Saver Deposit Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Estate Management Everyday Saver / Online Everyday Saver Everyday Saver	4-5 1 1-2 1 1-2 1 1-2 1 1-2 1 1-2 1 1-3 1 1-4 1-3 1 1-22 1-5 13	f1 +	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.10% 3.05% 3.45% 3.45% 3.35% 3.55%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% 3.40% - 3.30% 3.30% 3.49%	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.05% 3.05% 3.05% 3.05% 3.45% 3.45% 3.45% 3.35%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 2.85% 2.80% 3.30% 3.20% 3.20% 3.10% 3.30%	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.25% 3.06% 3.25%	4.509 2.809 2.959 2.959 2.959 2.959 2.959 2.959 3.155 2.809 3.309 2.859 2.809 3.209
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easver / Accessible eSaver / Limited Edition eSaver Easy Access Saver Easy Access Saver / Limited Edition eSaver Easy Access Retention (ex. Holmesdale) Ester Management Everyday Saver / Online Everyday Saver Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver (ex. Holmesdale)	4-5 1 1-2 1 1-2 1 1-2 1 1-2 1 1-3 1 1-3 1 1-5 1-5 1-12 13 1	$\frac{f1 +}{f1 +}$ $\frac{f1 +}{f1 +}$ $\frac{f1 +}{f2 -}$ $\frac{f1 +}{f1 +}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.55% 3.55% 3.55%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% 3.40% 3.30% 3.30%	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.40% 3.05% 3.45% 3.45% 3.35% 3.35% 3.35% 3.35% 3.35% 3.35%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 3.30% 3.20% 3.20% 3.20% 3.10% 3.30% 2.80%	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.15% 3.06% 3.25%	4.50° 2.80° 2.95° 2.95° 3.15° 2.80° 3.30° 2.80° 3.30° 3.30° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Estate Management Everyday Saver / Umited Edition eSaver Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver (ex. Holmesdale) Holmesdale Business Saver (ex. Holmesdale)	$\begin{array}{c c} 4-5\\ 1\\ 1-2\\ 1\\ 1-2\\ 1\\ 1-2\\ 1-9\\ 10-12\\ 1\\ 1\\ 1\\ 1-4\\ 1-3\\ 1\\ 1\\ 1\\ 1\\ 1-22\\ 1-5\\ 1-12\\ 13\\ 1\\ 1\\ 1\end{array}$	$\begin{array}{c} \underline{c}1 + \\ \underline{c}1 + \\$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.40% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.55% 3.05% 3.05%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% 3.40% - 3.30% 3.30% 3.49%	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.45% 3.45% 3.355% 3.55% 3.55% 3.05% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 3.30% 2.80% 2.80% 3.30% 3.20% 3.20% 3.20% 3.20% 3.20% 3.30% 2.80%	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.25% 3.06% 3.25%	4.50° 2.80° 2.95° 2.95° 2.95° 3.15° 2.80° 3.30° 2.85° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 3.20° 2.80° 2.80°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Estate Management Everyday Saver / United Edition eSaver Everyday Saver Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale)	4-5 1 1-2 1 1-2 1 1-2 1 1-4 1-3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 2	$\begin{array}{c} \underline{c}1 + \\ \underline{c}1 + \\ \underline{c}1 + \\ \underline{c}75K + \\ \underline{c}1 + \\ \underline{c}10 + \\ \underline{c}10 + \\ \underline{c}1 + \\ \underline{c}1 + \\ \underline{c}1 + \\ \underline{c}10 + \\ \underline{c}1$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.45% 3.55% 3.05% 3.05% 3.05%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% 3.40% 3.30% 3.30% 3.49%	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.35% 3.35% 3.05% 3.05% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 2.80% 2.80% 3.20% 3.20% 3.10% 3.30% 2.80% 2.80%	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.25% 3.15% 3.06% 3.25%	4.50° 2.80° 2.95° 2.95° 2.95° 2.95° 3.15° 2.80° 3.30° 3.30° 3.30° 3.20°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) eSaver / Accessible eSaver / Limited Edition eSaver Estate Management Everyday Saver / Online Everyday Saver Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver	4-5 1 1-2 1 1-2 1 1-2 1 1-2 1 1-3 1 1-3 1 1-3 1 1-2 1-3 1 1-3 1 1-3 1 1-3 1 1 1 1 1 1 1 1 1 1 1 2 3	$\frac{E1}{E1} + \frac{E1}{E1} + E1$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.55% 3.05% 3.05% 3.25%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% 3.40% 	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45% 3.25% 3.25%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 3.30% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.00%	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.15% 3.06% 3.25%	4.50° 2.80° 2.95° 2.95° 2.95° 2.95° 2.95° 2.95° 2.95° 2.80° 3.30° 3.30° 3.30° 3.30° 3.30° 3.20°
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Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Everyday Saver / Limited Edition eSaver Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver Holmesdale Business Saver (ex. Holmesdale) Home Saver Maturity Easy Access (ex. Holmesdale) Maturity Easy Access (ex. Holmesdale) Maturity Easy Access (ex. Holmesdale) Matured Funds / Online Matured Funds	4-5 1 1-2 1 1-2 1 1-2 1 1-2 1 1 1-4 1-3 1 1 1 1 1 1 1-2 13 1 2&&4 3 1 2-9	$\frac{E1 +}{E1 +}$ $\frac{E1 +}{E75K +}$ $\frac{E1 +}{E1 +}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.40% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.55% 3.05% 3.05% 3.05% 3.05%	3.01% - 3.15% 3.15% 3.35% - 3.49% 3.49% - 3.40% - - 3.40% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 3.30% 3.30% 2.80% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.30% 2.80% 3.30% 3.80% 3.	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.15% - 3.15% - - - - - - - - - - - - -	4.50°2020 2.80°2020 2.95°2020 3.15°2020 3.30°20200000000000000000000000000000000
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access (ex. Holmesdale) eSaver / Accessible eSaver / Limited Edition eSaver Estate Management Everyday Saver / Online Everyday Saver Everyday Saver Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Matured Funds Anniversary / Online Matured Funds Anniversary	4-5 1 1-2 1 1-2 1 1-2 1 1-4 1-3 1 1 1 1 1 1 1 1 2 1 1 1 2 1 1 2 3 1 2 2 3 1 2 2 3 1 2 2 3 1 2 2 2 2	$\frac{E1}{E1} + \frac{E1}{E1} + E1$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% 3.40% 3.40%	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.55% 3.55% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 2.80% 3.30% 3.30% 2.80% 3.20% 3.	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.15% 3.15% 3.06% 3.25%	4.50 ⁽¹⁾ 2.80 ⁽¹⁾ 2.95 ⁽¹⁾ 2.80 ⁽
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Estate Management Everyday Saver / Unite Everyday Saver Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver Holmesdale Saver (ex. Holmesdale) Matured Funds / Aniversary / Online Matured Funds Anniversary Matured Saver / Branch Matured Saver	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\frac{E1}{E1} + \frac{E1}{E1} + \frac{E10}{E1} + \frac{E1}{E1} + \frac{E10}{E1} + \frac{E1}{E1} + \frac{E10}{E1} + \frac{E1}{E1} + \frac{E1}{$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.05% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05%	3.01% 3.15% 3.15% 3.35% 3.49% 3.49% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.35% 3.05% 3.05% 3.05% 3.05% 3.05% 3.25%	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 2.80% 3.20% 3.10% 3.20% 3.10% 3.20% 3.10% 3.30% 2.80% 2.80% 2.80% 2.80% 3.00%	2.76% 2.91% 2.91% 3.11% 	4.50°2,280°2,280°2,280°2,280°2,280°2,280°2,280°2,280°2,280°2,295°2,295°2,295°2,295°2,295°2,295°2,295°2,280°2
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) eSaver / Accessible eSaver / Limited Edition eSaver Estate Management Everyday Saver (or. Holmesdale) Veryday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver (or. Holmesdale) Home Saver Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Matured Saver / Branch Matured Saver Matured Saver / Branch Matured Saver	$\begin{array}{c c} 4-5\\ 1\\ 1-2\\ 1\\ 1-2\\ 1\\ 1\\ 1-2\\ 1-9\\ 10-12\\ 1-9\\ 10-12\\ 1\\ 1\\ 1\\ 1-4\\ 1-3\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\$	$\begin{array}{c} \underline{E1} + \\ \underline{E1} + \\ \underline{E1} + \\ \underline{E1} + \\ \underline{E75K} + \\ \underline{E1} + \\ \underline{E10} + \\ \underline{E1} + \\ \underline{E10} + \\ \underline{E1} + \\ $	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.55% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.25% 3.05% 3.25% 3.05% 3.25% 3.05%	3.01% - 3.15% 3.15% 3.35% - 3.49% 3.49% - 3.40% - - 3.40% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.05% 3.55% 3.05% 3.45% 3.45% 3.35% 3.05% 3.05% 3.05% 3.05% 3.25% 3.05% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.25% 3.20%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 3.30% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.30% 2.80% 2.80% 2.80% 2.80% 2.80% 2.80% 2.80% 2.80% 3.00% 3.00% 3.55%	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.15% - 3.15% - - - - - - - - - - - - -	4.50° 2.80° 2.95° 2.95° 2.95° 2.95° 3.15° 2.80° 3.30° 3.30° 3.30° 3.30° 3.30° 3.30° 3.30° 3.30° 3.30° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 2.85° 3.30° 3.30° 3.30° 3.30° 2.85° 2.85° 2.85° 3.30°
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access (ex. Holmesdale) Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access Saver Estate Management Everyday Saver / Limited Edition eSaver Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Holme Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver Home Saver Maturity Easy Access (ex. Holmesdale) Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Anniversary Matured Saver / Branch Matured Saver Matured Saver / Branch Matured Saver	4-5 1 1-2 1 1-2 1 1-2 1 1-2 1 1-3 1 1-4 1-3 1 1-4 1-3 1 1-2 13 1 2&4 3 1 2-9 2 1 2 1	$\frac{E1 +}{E1 +}$ $\frac{E1 +}{E75K +}$ $\frac{E1 +}{E1 +}$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.40% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05%	3.01% - - 3.15% 3.15% 3.35% - - 3.49% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 3.30% 3.30% 3.30% 3.30% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.30% 2.80% 3.30% 3.00% 3.	2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25% - - 3.15% - - - 3.15% - - - - - - - - - - - - -	4.50°202 2.80°202 2.95°202 2.95°202 3.15°202 3.30°202 3.30°202 3.30°202 3.20°20202 3.20°202 3
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Basy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Set Holmesdale) eSaver / Accessible eSaver / Limited Edition eSaver Estate Management Everyday Saver Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) Maturet Funds / Online Matured Funds Maturet Funds / Online Matured Funds Matured Funds / Online Matured Saver Matured Saver / Branch Matured Saver Matured Tracker Account Matured Tracker Account My Branch Saver / My Online Saver	4-5 1 1-2 1 1-2 1 1-2 1 1-4 1-3 1 1-4 1-3 1 1 1 1 1 1 2 1 1 1 2 1 1 2 3 1 2 2 3 1 2 2 1 2 1 2 1 2 1 2 1 2 1 2 1 1 1 1 1 1	$\frac{E1}{E1} + \frac{E1}{E1} + E1$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.65% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05%	3.01% 3.15% 3.15% 3.35% - - 3.49% 3.49% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.55%	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 2.80% 3.30% 2.80% 3.30% 2.80% 3.20% 3.	2.76% 2.91% 2.91% 3.11% - 3.25% 3.25% - - - - - - - - - - - - -	4.50°2280000000000000000000000000000000000
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Estate Management Everyday Saver / Limited Edition eSaver Estate Management Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Matured Saver / Branch Matured Saver Matured Saver / Branch Matured Saver Matured Saver / Branch Matured Saver Matured Tracker Account My Branch Saver / My Online Saver Regular Savings (ex. Holmesdale)	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\frac{f1}{f1} + \frac{f1}{f1} + f1$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05%	3.01% - - 3.15% 3.15% 3.35% - - 3.49% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45% 3.25% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 2.80% 3.30% 2.80% 3.20% 3.	2.76% - 2.91% 2.91% 3.11% - 3.25% 3.25% - - 3.15% - - - 3.15% - - - - - - - - - - - - -	4.50°2020 2.80°2020 2.95°2020 2.95°2020 2.95°2020 2.95°2020 2.95°2020 2.95°2020 2.80°20000 2.80°20000000000000000000000000000000000
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Easy Access Saver Easy Access Saver Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy Access (ex. Holmesdale) / Holmesdale Business Saver / Accessible eSaver / Limited Edition eSaver Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Matured Saver / Branch Matured Saver Matured Saver / My Online Saver Regular Savings (ex. Holmesdale) Retirement Saver	$\begin{array}{c c} 4-5\\ 1\\ 1-2\\ 1\\ 1-2\\ 1\\ 1\\ 1-2\\ 1\\ 1-2\\ 1-9\\ 10-12\\ 1\\ 1\\ 1\\ 1-4\\ 1-3\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 2\\ 8\\ 4\\ 3\\ 1\\ 1\\ 2-9\\ 2-3\\ 1\\ 1\\ 2\\ 1\\ 1\\ 2\\ 1\\ 1\\ 1\\ 2\\ 1\\ 1\\ 1\\ 1\\ 2\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\ 1\\$	$\frac{E1 +}{E1 +}$ $\frac{E1 +}{E1 +}$ $\frac{E1 +}{E75K +}$ $\frac{E1 +}{E1 +}$	4.75% 3.05% 3.02% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.45% 3.05%	3.01% 3.15% 3.15% 3.35% 3.49% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.55% 3.55% 3.05% 3.55% 3.05% 3.45% 3.45% 3.45% 3.35% 3.05% 3.05% 3.05% 3.25% 3.05% 3.25%	4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 2.80% 3.30% 3.30% 3.30% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.20% 3.30% 2.80% 2.	2.76% 2.91% 2.91% 3.11% 3.25% 3.25% 3.25% 3.15% - - - - - - - - - - - - -	4.50 ^o 2.80 ^o 2.95 ^c 2.95 ^c 2.95 ^c 3.15 ^c 2.80 ^o 3.30 ^o 3.30 ^o 3.30 ^o 3.30 ^o 3.30 ^o 3.30 ^o 3.30 ^o 2.85 ^c 2.85 ^c 2.85 ^c 3.35 ^c 2.85 ^c 2.85 ^c 3.35 ^c 2.85 ^c 2.85 ^c 3.30 ^o 2.85 ^c 2.85 ^c 3.30 ^o 2.85 ^c 2.85 ^c 3.30 ^o 3.20 ^o 3.20 ^o 3.20 ^o 3.20 ^o 2.85 ^c 2.85 ^c 3.20 ^o 2.85 ^c 2.80 ^o 2.80 ^o
Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate Castle Money Rollover Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver Deposit Saver Easy Access Saver Branch Easy Access Saver Easy Access Saver Easy Access Saver Easy Access Retention (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Estate Management Everyday Saver / Limited Edition eSaver Estate Management Everyday Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) Home Saver (ex. Holmesdale) Matured Funds / Online Matured Funds Matured Funds / Online Matured Funds Matured Saver / Branch Matured Saver Matured Saver / Branch Matured Saver Matured Saver / Branch Matured Saver Matured Tracker Account My Branch Saver / My Online Saver Regular Savings (ex. Holmesdale)	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\frac{f1}{f1} + \frac{f1}{f1} + f1$	4.75% 3.05% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.05% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05%	3.01% 3.15% 3.15% 3.35% - - 3.49% 3.49% - - - - - - - - - - - - -	4.75% 3.05% 3.20% 3.20% 3.20% 3.20% 3.20% 3.40% 3.55% 3.55% 3.55% 3.55% 3.55% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45% 3.45% 3.05%	4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 2.80% 3.30% 2.80% 3.20% 3.	2.76% 2.91% 2.91% 3.11% - 3.25% 3.25% - - - - - - - - - - - - -	4.50°2020 2.80°2020 2.95°2020 2.95°2020 2.95°2020 2.95°2020 2.95°2020 2.95°2020 2.80°20000 2.80°20000000000000000000000000000000000

	Bonus Products				Cu	irrent Rate		New Rate				
	Product Description		Issue	Tier	Annually	Monthly	AER	Annually	Monthly	AER		
	Bonus Cash ISA / Online Bonus Cash ISA / Accessible Bonus Cash ISA	without bonus	3 - 13	£1 +	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%		
	Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	14	£1+	4.25%	-	4.25%	4.00%	-	4.00%		
	Bonus Cash ISA / Branch Bonus Cash ISA	without bonus	14	±1+	3.60%	-	3.60%	3.35%	-	3.35%		
	Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	15	15 £1+	4.55%	-	4.55%	4.30%	-	4.30%		
	Bonus Cash ISA / Branch Bonus Cash ISA	without bonus	15	£1+	3.55%	-	3.55%	3.30%	-	3.30%		
æ	Branch FA Bonus Cash ISA Saver	with bonus	1	1 £1+	4.75%	-	4.75%	4.50%	-	4.50%		
Tax-free	Dianch FA Donus Cash ISA Saver	without bonus	'	LIT	3.55%	-	3.55%	3.30%	-	3.30%		
, Xe	Branch FA Bonus Cash ISA Saver	with bonus	2-4	£1+	4.95%	-	4.95%	4.70%	-	4.70%		
F	Branch FA Bonus Cash ISA Saver	without bonus	2-4	£1+	3.55%	-	3.55%	3.30%	-	3.30%		
	Cash ISA Plus	without bonus	1-2	£1+	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%		
	Cash ISA Saver Plus / Online Cash ISA Plus	without bonus	1	£1 +	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%		
	FA Bonus Cash ISA Saver	with bonus	1-3	£1+	4.95%	-	4.95%	4.70%	-	4.70%		
	FA BOILUS CASH ISA Savel	without bonus	1-3	£1+	3.55%	-	3.55%	3.30%	-	3.30%		
	Review Cash ISA	without bonus	6	£1+	3.35%	-	3.35%	3.10%	-	3.10%		
		·	•						•	•		
	Bonus Saver / Branch Bonus Saver	with bonus	8	£1+	4.37%	-	4.37%	4.12%	-	4.12%		
	Donus Saver / Dranch Donus Saver	without bonus	0	211	3.75%	-	3.75%	3.50%	-	3.50%		
	Bonus Saver / Branch Bonus Saver	with bonus	9	£1+	4.79%	-	4.79%	4.54%	-	4.54%		
	bonus Saver / Branch Bonus Saver	without bonus	,	LIT	3.55%	-	3.55%	3.30%	-	3.30%		
	Branch FA Bonus Saver	with bonus	1	£1+	4.75%	-	4.75%	4.50%	-	4.50%		
	branch i A bonds Saver	without bonus		L1 '	3.55%	-	3.55%	3.30%	-	3.30%		
	Branch FA Bonus Saver	with bonus	2 - 3	£1+	4.95%	-	4.95%	4.70%	-	4.70%		
	branch i A bonda Saver	without bonus	2-3	211	3.55%	-	3.55%	3.30%	-	3.30%		
ø	FA Bonus Saver	with bonus	1-2	£1+	4.95%	-	4.95%	4.70%	-	4.70%		
Gross	PA Bolius Savei	without bonus	1-2	LIT	3.55%	-	3.55%	3.30%	-	3.30%		
ø	Limited Edition Online Saver	without bonus	1	£1+	3.05%	-	3.05%	2.80%	-	2.80%		
	Member Bonus Saver / Branch Member Bonus Saver	with bonus	1	£1+	5.25%	-	5.25%	5.00%	-	5.00%		
	Member bonus Saver / Branch Member bonus Saver	without bonus	LIT	3.55%	-	3.55%	3.30%	-	3.30%			
	Online Bonus Saver / Accessible Bonus Saver	without bonus	5-7	£1+	3.05%	-	3.05%	2.80%	-	2.80%		
	Regular Savings	without bonus	1	£1 +	3.05%	-	3.05%	2.80%	-	2.80%		
	Review Account	without bonus	15	£1+	3.05%	-	3.05%	2.80%	-	2.80%		
	Review Account	without bonus	16	£1+	3.30%	-	3.30%	3.05%	-	3.05%		
	Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	with bonus	1-2	£1+	4.95%	-	4.95%	4.70%	-	4.70%		
	Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	without bonus	1-2	£1+	3.55%	-	3.55%	3.30%	-	3.30%		

	Notice Products			Ci	rrent Rate		New Rate			
	Product Description	Issue	Tier	Annually	Monthly	AER	Annually	Monthly	AER	
	60 Day Notice Cash ISA	1	£1+	3.85%	-	3.85%	3.60%	-	3.60%	
x-free	Cash ISA (ex. Holmesdale) - <i>30 day notice</i>	1	£500 +	3.30%	-	3.30%	3.05%	-	3.05%	
Ţa	Cash ISA 90 (ex. Holmesdale)	1 - 2	£500 +	3.45%	-	3.45%	3.20%	-	3.20%	

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				rrent Rate		New Rate			
	Product Description	Issue	Tier	Annually	Monthly	AER	Annually	Monthly	AER	
	Double Access Saver / Branch Double Access Saver	1-2	£10k +	4.00%	-	4.00%	3.75%	-	3.75%	
8	Limited Access Saver	1-2	£25k +	4.00%	-	4.00%	3.75%	-	3.75%	
5	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			CL	Irrent Rate			New Rate	
Product Description	Issue	Tier	Annually	Monthly	AER	Annually	Monthly	AER
Child Trust Fund - Guarenteed 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%
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%
Leap Account	3	£1 +	3.55%	-	3.55%	3.30%	-	3.30%
Young Saver (ex. Holmesdale)	1	£10+	4.50%	-	4.50%	4.25%	-	4.25%

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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