

Tracker Account Rate Changes

Effective from 10 February 2025

Easy Access Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Tax-free	Cash ISA Tracker / Branch Cash ISA Tracker - Tracks 0.90% below Bank of England Base Rate for 24 months	3	£1+	3.85%	3.78%	3.85%	3.60%	3.54%	3.60%
	Cash ISA Tracker / Branch Cash ISA Tracker - Tracks 1.25% below Bank of England Base Rate for 24 months	4	£1+	3.50%	3.45%	3.50%	3.25%	3.20%	3.25%
	Cash ISA Tracker / Branch Cash ISA Tracker - Tracks 0.55% below Bank of England Base Rate for 24 months	5	£1+	4.20%	4.12%	4.20%	3.95%	3.88%	3.95%
	Cash ISA Tracker / Branch Cash ISA Tracker - Tracks 0.35% below Bank of England Base Rate for 12 months	6	£1+	4.40%	4.31%	4.40%	4.15%	4.07%	4.15%
Gross	Skipton Tracker Saver / Skipton Tracker Saver Online - Tracks Bank of England Base Rate	1	£1+	4.75%	-	4.75%	4.50%	-	4.50%
	Tracker Account / Branch Tracker Account - Tracks 0.90% below Bank of England Base Rate for 24 months	3	£1+	3.85%	3.78%	3.85%	3.60%	3.54%	3.60%
	Tracker Account / Branch Tracker Account - Tracks 1.10% below Bank of England Base Rate for 24 months	4	£1+	3.65%	3.59%	3.65%	3.40%	3.35%	3.40%
	Tracker Account / Branch Tracker Account - Tracks 0.19% below Bank of England Base Rate for 24 months	5	£1+	4.56%	4.47%	4.56%	4.31%	4.23%	4.31%
	Tracker Account / Branch Tracker Account - Tracks 0.35% below Bank of England Base Rate for 12 months	6	£1+	4.40%	4.31%	4.40%	4.15%	4.07%	4.15%

No Access Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Gross	2 Year Base Rate Tracker Bond / 2 Year Base Rate Tracker Branch Bond - Tracks Bank of England Base Rate	1 - 3	£500	4.75%	-	4.75%	4.50%	-	4.50%

Regular Saver

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Gross	Member Regular Saver/Branch Member Regular Saver - Tracks 2.00% above Bank of England Base Rate for 12 months	4	£1+	6.75%	-	6.75%	6.50%	-	6.50%

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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