# **Closed Variable Accounts**



Last updated: 10 February 2025

## Easy Access Products

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	Product Description	Issue	Tier	Annually	Monthly	AER
	Branch Cash ISA / Online Cash ISA	1-3	£1+	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+	3.75%	-	3.75%
	Branch Cash ISA Saver	1	£1+	3.10%	3.06%	3.10%
	Branch Cash ISA Saver	2	£1+	3.40%	3.35%	3.40%
	Branch Cash ISA Saver	3-6	£1+	3.30%	3.25%	3.30%
		3-0	LIT	5.50%	5.25%	3.30%
	Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.90% below Bank of England Base Rate for 24 months	3	£1+	3.60%	3.54%	3.60%
		_		0.050		0.050
	Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 1.25% below Bank of England Base Rate for 24 months	4	£1+	3.25%	3.20%	3.25%
	Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.55% below Bank of England Base Rate for 24 months	5	£1+	3.95%	3.88%	3.95%
		-				
		_		4.4.50	4.070	
	Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.35% below Bank of England Base Rate for 12 months	6	£1+	4.15%	4.07%	4.15%
	Cash ISA Saver / Cash eISA Saver / Cash ISA Saver Online / Online Cash ISA Saver / Accessible Cash eISA Saver	1 - 17	£1+	3.05%	3.01%	3.05%
	Cash ISA Saver	18	£1+	3.10%	3.06%	3.10%
	Cash ISA Saver	19	£1+	3.40%	3.35%	3.40%
	Cash ISA Saver	20 - 23	£1+	3.30%	3.25%	3.30%
	Cash Lifetime ISA	1-7	£1+	2.80%	-	2.80%
	Child Trust Fund Matured Cash ISA	1	£1+	2.80%	-	2.80%
	Child Trust Fund Matured Cash ISA	2	£1+	3.00%	-	3.00%
6	Child Trust Fund Matured Cash ISA	3	£1+	3.05%	-	3.05%
Tax-free	Lasy Access Cash ISA	1	£1+	2.95%	-	2.95%
ax.	Estate Management Cash ISA	1-4	£1+	3.45%	-	3.45%
Ξ.	Legacy Cash ISA	1 - 10	£1+			
				3.05%	-	3.05%
	Legacy Cash ISA	11	£1+	3.40%	-	3.40%
	Legacy Cash ISA	12 - 15	£1+	3.30%		3.30%
	Limited Edition Cash ISA	1	£1+	2.95%	2.91%	2.95%
	Loyalty Cash ISA / Online Loyalty Cash ISA	1	£1+	2.95%	-	2.95%
	Loyalty Cash ISA Fixed End	1	£1+	2.95%	-	2.95%
	Maturity Cash ISA (ex. Holmesdale)	1	£500 +	2.80%	-	2.80%
	Matured Cash ISA Saver / Branch Matured Cash ISA Saver	1	£1+	3.00%	-	3.00%
	Matured Cash ISA Saver / Branch Matured Cash ISA Saver	2	£1+	3.05%	-	3.05%
	Matured Cash ISA Funds / Online Matured Cash ISA Funds	3 - 8	£1+	2.80%	-	2.80%
	Matured Cash ISA Funds	9	£1+	2.80%	-	2.80%
	Matured Cash ISA Funds	10	£1+	3.10%	-	3.10%
	Matured Cash ISA Funds Anniversary	1	£1+	2.80%	-	2.80%
	Online Matured Cash ISA Funds	9	£1+	3.10%	-	3.10%
	Review Cash ISA Saver	1	£1+	2.80%	-	2.80%
			£1+	3.30%	-	3.30%
	Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	1 - 2	£20k +	3.80%	-	3.80%
			£40k +	4.30%	-	4.30%
			£1+	3.30%	-	3.30%
	Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	3	£10k+	3.80%	-	3.80%
		Ŭ	£20k +	4.35%	-	4.35%
	Super Cash ISA / Online Super Cash ISA	1-2	£1+	2.95%	2.91%	2.95%
		1-2	LIT	2.95%	2.91%	2.93%
	Base Pate Tracker Account / Branch Base Pate Tracker Account - Tracke () 90% helow Bank of England Base Pate for 24 months	2	£1 +	2.60%	2 5/1%	2 60%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 0.90% below Bank of England Base Rate for 24 months	3	£1+	3.60%	3.54%	3.60%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.90% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i>	3	£1+ £1+	3.60% 3.40%	3.54% 3.35%	3.60% 3.40%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 1.10% below Bank of England Base Rate for 24 months	4	£1 +	3.40%	3.35%	3.40%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i>	4 5	£1+ £1+	3.40% 4.31%	3.35% 4.23%	3.40% 4.31%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 1.10% below Bank of England Base Rate for 24 months	4	£1 +	3.40%	3.35%	3.40%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i>	4 5 6	£1 + £1 + £1 +	3.40% 4.31% 4.15%	3.35% 4.23% 4.07%	3.40% 4.31% 4.15%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch eSaver	4 5 6 3	£1 + £1 + £1 + £1 + £1 +	3.40% 4.31% 4.15% 3.00%	3.35% 4.23% 4.07%	3.40% 4.31% 4.15% 3.00%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch eSaver Branch Saver (ex. Holmesdale)	4 5 6 3 1	£1+ £1+ £1+ £1+ £1+ £10+	3.40% 4.31% 4.15% 3.00% 2.85%	3.35% 4.23% 4.07% -	3.40% 4.31% 4.15% 3.00% 2.85%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch Saver Branch Saver (ex. Holmesdale) Branch Saver / Online Saver	4 5 6 3 1 1-6	£1+ £1+ £1+ £1+ £10+ £1+	3.40% 4.31% 4.15% 3.00% 2.85% 2.85%	3.35% 4.23% 4.07% - 2.81%	3.40% 4.31% 4.15% 3.00% 2.85% 2.85%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch eSaver Branch Saver (ex. Holmesdale) Branch Saver Online Saver Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i>	4 5 6 3 1 1-6 1	£1 + £1 + £1 + £1 + £1 + £10 + £1 + £1 + £1 + £1 +	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50%	3.35% 4.23% 4.07% - - 2.81% -	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch Saver Branch Saver (ex. Holmesdale) Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i>	4 5 6 3 1 1-6 1 2	£1 + £1 + £1 + £1 + £10 + £1 + £1 + £1 + £1 + £1 + £1 + £1 +	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50% 4.50%	3.35% 4.23% 4.07% - 2.81%	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50% 4.50%
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	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 24 months</i> Branch Saver Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch Saver (ex. Holmesdale) Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Castle Money Solver Access Castle Money Saver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver	4 5 6 3 1 1-6 1 2 3 4-5 1 1-2 1 1-2 1 -9	E1 + E1 +	3.40% 4.31% 4.15% 2.85% 4.50% 4.50% 4.50% 4.50% 2.80% 2.80% 2.80% 2.95% 2.95%	3.35% 4.23% 4.07% - - - - - - - - - - - - - - - - - - -	3.40% 4.31% 4.15% 3.00% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.80% 2.95% 2.95%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch eSaver Branch Saver (ex. Holmesdale) Branch Saver / Online Saver Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Castle Money Solver Charities Easy Access (ex. Holmesdale) Clubs and Charities Community Saver Community Saver	4 5 6 3 1 1-6 1 2 3 4-5 1 1-2 1-1 2 1-9 10-13	E1 + E1 +	3.40% 4.31% 4.15% 2.85% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.80% 2.95% 2.95% 2.95% 3.15%	3.35% 4.23% 4.07% - - - 2.81% - - - - 2.76% - - - 2.91% 2.91% 3.11%	3.40% 4.31% 4.15% 3.00% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.80% 2.80% 2.95% 2.95% 2.95% 3.15%
	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch Saver Branch Saver (ex. Holmesdale) Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> 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 Community Saver Deposit Saver	4 5 6 3 1-6 1 2 3 4-5 1 1-2 1-2 1-2 1-9 10-13 1	$\begin{array}{c} \pounds 1 + \\ 1 + \\ 1 + \\ 1 + \end{array}$	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95%	3.35% 4.23% 4.07% - - - 2.81% - - - - - 2.76% - - - 2.91% 2.91% - 2.91% - - - - - - - - - - - - - - - - - - -	3.40% 4.31% 4.15% 3.00% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.80% 2.95% 2.95% 3.15% 2.80%
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ross	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch eSaver Branch Saver (ex. Holmesdale) Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus	4 5 6 3 1 1-6 1 2 3 4-5 1 1-2 1-9 10-13 1 1-5 1	E1 + E1 +	3.40% 4.31% 4.15% 2.85% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.95% 2.95% 3.15% 3.30% 3.30%	3.35% 4.23% 4.07% - - - 2.81% - - - - - 2.76% - - - 2.91% 2.91% - 2.91% - - - - - - - - - - - - - - - - - - -	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.95% 2.95% 2.95% 3.15% 3.30% 2.85%
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Gross	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch eSaver Branch Saver (ex. Holmesdale) Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> 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 Community Saver Deposit Saver Easy Access (ex. Holmesdale) Easy Access Retention (ex. Holmesdale) Easy A	$\begin{array}{c} 4\\ 5\\ 6\\ 3\\ 1\\ 1-6\\ 1\\ 2\\ 3\\ 4-5\\ 1\\ 1-2\\ 1\\ 1-2\\ 1-9\\ 1-2\\ 1-5\\ 1\\ 1-22\\ 1-5\\ 1\end{array}$	E1 + E1 +	3.40% 4.31% 4.15% 2.85% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.95% 2.95% 2.95% 3.30% 2.85% 2.80% 3.30% 3.30% 3.45%	3.35% 4.23% 4.07% - - - 2.81% - - - - - - - - - - - - - - - - - - -	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.95% 2.95% 2.95% 3.30% 2.85% 2.80% 3.30% 2.85% 2.85% 2.80% 3.30%
Gross	Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i> Base Rate Tracker Account / Branch Base Rate Tracker Account - <i>Tracks 0.35% below Bank of England Base Rate for 12 months</i> Branch Saver Branch Saver (ex. Holmesdale) Branch Saver (ex. Holmesdale) Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i> Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England </i>	$\begin{array}{c} 4\\ 5\\ 6\\ 3\\ 1\\ 1-6\\ 1\\ 2\\ 3\\ 4-5\\ 1\\ 1-2\\ 1-9\\ 10-13\\ 1\\ 1-5\\ 1\\ 1\\ 1-2\\ 1-5\\ 1\\ 1\\ 1-2\\ 1-5\\ 1-12\end{array}$	E1 + E1 +	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 2.95% 2.95% 2.95% 2.80% 3.30% 3.30% 3.28% 3.30% 3.30% 3.45% 3.10%	3.35% 4.23% 4.07% - - 2.81% - - - 2.76% - - - 2.91% 2.91% 2.91% 2.91% 3.11% - - 3.25% - - - 3.25% - - - - - - - - - - - - - - - - - - -	3.40% 4.31% 4.15% 3.00% 2.85% 2.85% 4.50% 4.50% 4.50% 4.50% 4.50% 2.80% 2.80% 2.95% 2.95% 2.95% 2.95% 2.95% 3.15% 2.80% 3.20% 3.45%
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#### **Bonus Products**

	Product Description		Issue	Tier	Annually	Monthly	AER
	Bonus Cash ISA / Online Bonus Cash ISA / Accessible Bonus Cash ISA	without bonus	3 - 13	£1+	2.80%	2.76%	2.80%
	Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	14	£1+	4.00%	-	4.00%
	Donus Cash ISA / Branch Donus Cash ISA	without bonus	14	LIT	3.35%	-	3.35%
	Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	15	£1+	4.30%	-	4.30%
	Donus Casil ISA / Dranch Donus Casil ISA	without bonus		LIT	3.30%	-	3.30%
ø	Branch FA Bonus Cash ISA Saver	with bonus	1	£1+	4.50%	-	4.50%
Ľ,	Dialicii fa dulius Casil isa savel	without bonus		LIT	3.30%	-	3.30%
Tax-free	Branch FA Bonus Cash ISA Saver	with bonus	2-5	£1+	4.70%	-	4.70%
Ĕ	Dialicii fa dollus Casil ISA Savei	without bonus	2-5	LIT	3.30%	-	3.30%
	Cash ISA Plus	without bonus	1-2	£1+	2.80%	2.76%	2.80%
	Cash ISA Saver Plus / Online Cash ISA Plus	without bonus	1	£1+	2.80%	2.76%	2.80%
		with bonus	1-4	£1+	4.70%	-	4.70%
	FA Bonus Cash ISA Saver	without bonus	1-4	£1+	3.30%	-	3.30%
	Review Cash ISA	without bonus	6		3.10%	-	3.10%
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	Bonus Saver / Branch Bonus Saver	with bonus	8	£1+	4.12%	-	4.12%
	Donus Saver / Dranch Donus Saver	without bonus	8	£1+	3.50%	-	3.50%
	Bonus Saver / Branch Bonus Saver	with bonus	9	£1+	4.54%	-	4.54%
	Donus Saver / Branch Donus Saver	without bonus	9	£1+	3.30%	-	3.30%
	Bonus Saver / Branch Bonus Saver	with bonus	10	£1+	4.40%	-	4.40%
	Donus Saver / Branch Donus Saver	without bonus	10	£1+	3.30%	-	3.30%
	Branch FA Bonus Saver	with bonus	1	£1+	4.50%	-	4.50%
		without bonus	'	£1+	3.30%	-	3.30%
	Branch FA Bonus Saver	with bonus	2-4	£1+	4.70%	-	4.70%
22		without bonus	2 4	£1+	3.30%	-	3.30%
Gross	FA Bonus Saver	with bonus	1-3	£1+	4.70%	-	4.70%
a		without bonus		£1+	3.30%	-	3.30%
	Limited Edition Online Bonus Saver	without bonus	1	£1+	2.80%	-	2.80%
	Member Bonus Saver / Branch Member Bonus Saver	with bonus	1	£1+	5.00%	-	5.00%
		without bonus		£1+	3.30%		3.30%
	Online Bonus Saver / Accessible Bonus Saver	without bonus	5-7	£1+	2.80%	-	2.80%
	Regular Savings - 1.50% conditional bonus - see product T&C's	without bonus	1	£1+	2.80%	-	2.80%
	Review Account	without bonus	15	£1+	2.80%	-	2.80%
	Review Account	without bonus	16	£1+	3.05%	-	3.05%
	Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	with bonus	1-2	£1+	4.70%	-	4.70%
	· · · · · · · · · · · · · · · · · · ·	without bonus		£1+	3.30%	-	3.30%

#### **Notice Products**

_	Product Description	Issue	Tier	Annually	Monthly	AER
	a 60 Day Notice Cash ISA Saver	1	£1 +	3.60%	-	3.60%
	Cash ISA (ex. Holmesdale) - 30 day notice	1	£500+	3.05%	-	3.05%
	Č Cash ISA 90 (ex. Holmesdale)	1 - 2	£500+	3.20%	-	3.20%
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	30 Day Notice Account	1	£1+	3.05%	-	3.05%
	45 Day Notice Account	1 - 4	£100+	3.10%	-	3.10%
	45 Day Notice Account	5-8	£1+	3.10%	-	3.10%
	60 Day Notice Account	1 - 4	£1+	3.15%	-	3.15%
	60 Day Notice Account	5	£1+	3.40%	-	3.40%
	90 Day Notice Account	1-8	£1+	3.25%	-	3.25%
	2 120 Day Notice Account	1 - 10	£1+	3.40%	-	3.40%
	120 Day Notice Account	11 - 14	£1+	3.60%	-	4.10%
	Charities Notice (ex. Holmesdale) - 60 day notice	1	£500 +	3.15%	-	3.15%
	Holmesdale 30 (ex. Holmesdale)	1	£2.5k +	3.05%	3.01%	3.05%
	Holmesdale Business 60 (ex. Holmesdale) / Holmesdale Business 60 Share (ex. Holmesdale)	1	£500+	3.15%	-	3.15%
	Holmesdale Business 90 (ex. Holmesdale) / Holmesdale Business 90 Share (ex. Holmesdale)	1	£500+	3.25%	-	3.25%
	Save 35 (ex. Holmesdale)	1	£10k+	3.05%	-	3.05%
	Save 60 (ex. Holmesdale)	1	£10k +	3.15%	-	3.15%

### Limited Access Products

	Product Description	Issue	Tier	Annually	Monthly	AER
	Double Access Saver / Branch Double Access Saver	1-3	£10k+	3.75%	-	3.75%
SS	Limited Access Saver Single Access Saver / Branch Single Access Saver	1-2	£25k +	3.75%	-	3.75%
5	Single Access Saver / Branch Single Access Saver	1-5	£15k+	4.40%	-	4.40%
	Triple Access Saver / Branch Triple Access Saver / Online Triple Access Saver	1-7	£5k +	3.50%	3.45%	3.50%

#### **No Access Products**

	Product Description	Issue	Tier	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 +	4.50%	-	4.50%	

### **Children's Products**

_	Product Description	Issue	Tier	Annually	Monthly	AER
	D Child Trust Fund - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>	1 - 4	£1+	4.25%	-	4.25%
	2 Junior Cash ISA	2-9	£1+	4.25%	-	4.25%
1	Junior Cash ISA (ex. Holmesdale)	1	£1 +	4.25%	-	4.25%
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	Children's Saver	1-9	£1 +	3.30%	-	3.30%
	g Children's Trust Saver	1-9	£1 +	3.30%	-	3.30%
	2 Leap Account	1	£1 +	2.80%	-	2.80%
	2 Leap Account	3	£1+	3.30%	-	3.30%
	Young Saver (ex. Holmesdale)	1	£10+	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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