Closed Variable Accounts



Last updated: 10 February 2025

Easy Access Products

| i | Easy Access Floducts | | | | | |
|----------|---|--|---|--|--|---|
| | 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% |
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| | 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% |
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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> | 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% |
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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 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% |
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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% |
| _ | | | | | • | | |
| | 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% |
| _ | | | | | | |
| | 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% |
| _ | | | | | | |
| | 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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