

Our Investment Rates

With effect from 15th January 2026

ACCOUNT TYPE		BALANCE	GROSS PA%	AER% ⁽¹⁾ (GROSS)	AVAILABILITY
18-30 Regular Saver (Issue 1)	<ul style="list-style-type: none">12-month account from date of fundingMaximum monthly deposit of £200Variable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£10 - £2,400	6.00%	6.00%	Online only
Hart Saver (Issue 1)	<ul style="list-style-type: none">Only available to those living at a residential address with an AL, LU or WD postcodeVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£100 - £100,000	3.96%	3.96%	In branch or by post
Online Single Access (Issue 3)	<ul style="list-style-type: none">3.96% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year1.35% Gross PA/AER variable if 2 or more withdrawals are made per calendar yearOnly available to open and manage onlineVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£100 - £250,000	3.96% / 1.35%	3.96% / 1.35%	Online only
Online Single Access ISA (Issue 3)	<ul style="list-style-type: none">Maximum investment limit for the tax year3.96% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year1.35% Gross PA/AER variable if 2 or more withdrawals are made per calendar yearVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£1 - £250,000	3.96% / 1.35%	3.96% / 1.35%	Online only
2 Year Fixed Rate Bond (Issue 10)	<ul style="list-style-type: none">Only one payment is allowed into this accountNo withdrawals or early access allowedNo access to funds before maturity	£1,000 - £1,000,000	3.90%	3.90%	Online, in branch & by post
2 Year Fixed Rate Cash ISA (Issue 4)	<ul style="list-style-type: none">Maximum investment limit for the tax yearNo withdrawals or early access allowed	£1,000 - £250,000	3.90%	3.90%	Online, in branch & by post
Online 60 Days' Notice (Issue 3)	<ul style="list-style-type: none">Only available to open and manage online60 days' notice is required for any withdrawal from your accountVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£1,000 - £250,000	3.80%	3.80%	Online only
Online 14 Days' Notice (Issue 1)	<ul style="list-style-type: none">Only available to open and manage online14 days' notice is required for any withdrawal from your accountVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£1,000 - £250,000	3.79%	3.79%	Online only
Online 14 Days' Notice ISA Account (Issue 1)	<ul style="list-style-type: none">14 days' notice is required for any withdrawal from your accountMaximum investment limit for the tax year	£1,000 - £250,000	3.79%	3.79%	Online only
Online Instant Access (Issue 3)	<ul style="list-style-type: none">Only available to open and manage onlineA customer must be at least 18 years old and a UK residentVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£100 - £250,000	3.65%	3.65%	Online only
Online ISA Account (Issue 4)	<ul style="list-style-type: none">A customer must be at least 18 years old and a UK residentMaximum investment limit for the tax year	£1 - £250,000	3.65%	3.65%	Online only
45 Days' Notice ISA Account (Issue 1)	<ul style="list-style-type: none">Maximum investment limit for the tax year45 days' notice is required for any withdrawal from your account	£1,000 - £250,000	3.40%	3.40%	Online, in branch & by post
45 Days' Notice (Issue 1)	<ul style="list-style-type: none">45 days' notice is required for any withdrawal from your accountA customer must be at least 18 years old and a UK residentVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£1,000 - £250,000	3.40%	3.40%	Online, in branch & by post
Young Savers	<ul style="list-style-type: none">Children's instant access accountFrom birth to 18 years of ageVariable rate interest paid half-yearlyInterest is calculated on a daily basis and added to your account on 30th June and 31st December	£1 - £50,000	3.00%	3.00%	In branch or by post
Triple Access Saver	<ul style="list-style-type: none">2.95% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year1.35% Gross PA/AER variable if 4 or more withdrawals are made per calendar yearVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£100 - £250,000	2.95% / 1.35%	2.95% / 1.35%	Online, in branch & by post
Triple Access Cash ISA Account	<ul style="list-style-type: none">2.95% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year1.35% Gross PA/AER variable if 4 or more withdrawals are made per calendar yearMaximum investment limit for the tax year	£1 - £250,000	2.95% / 1.35%	2.95% / 1.35%	Online, in branch & by post
Instant Access (Issue 2)	<ul style="list-style-type: none">Instant access to your accountA customer must be at least 18 years old and a UK residentVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£100 - £250,000	1.55%	1.55%	Online, in branch & by post
Cash ISA (Issue 2)	<ul style="list-style-type: none">Instant access cash individual savings accountMaximum investment limit for the tax yearVariable rate interest paid annuallyInterest is calculated on a daily basis and added to your account on 31st December	£1+	1.50%	1.50%	Online, in branch & by post

Notes: This interest rate information should be read in conjunction with the full product information and General Terms and Conditions for Retail Savings Accounts. AER stands for annual equivalent rate and illustrates what the rate would be if interest was paid and compounded once a year. Your tax treatment will depend on your individual circumstances and may be subject to change in the future.

The rate of interest payable on variable rate accounts may be subject to change in the future. Leaflets and application forms are available in branch. Products and/or rates can be amended or withdrawn at any time. Online savings accounts are subject to availability.