

ACCOUNT TYPE		BALANCE	GROSS PA%	AER% (GROSS)	AVAILABILITY
<b>Hart 1 Year Fixed Rate ISA (Issue 1)</b>	<ul style="list-style-type: none"> <li>You must be at least 18 years old, a UK resident, living at a residential address with an AL, HP, LU or WD postcode on application</li> <li>Maximum investment limit for the tax year</li> <li>No withdrawals permitted before maturity. Early closure subject to 90 days' loss of interest</li> </ul>	<b>£1,000 - £250,000</b>	<b>4.12%</b>	<b>4.12%</b>	<b>In branch or by post</b>
<b>Online Single Access ISA (Issue 3)</b>	<ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>4.06% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year</li> <li>1.35% Gross PA/AER variable if 2 or more withdrawals are made per calendar year</li> <li>Variable rate interest paid annually</li> <li>Interest is calculated on a daily basis and added to your account on 31st December</li> </ul>	<b>£1 - £250,000</b>	<b>4.06% / 1.35%</b>	<b>4.06% / 1.35%</b>	<b>Online only</b>
<b>2 Year Fixed Rate Cash ISA (Issue 5)</b>	<ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>No withdrawals or early access allowed</li> </ul>	<b>£1,000 - £250,000</b>	<b>4.06%</b>	<b>4.06%</b>	<b>Online, in branch &amp; by post</b>
<b>90 Days' Notice ISA (Issue 1)</b>	<ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>90 days' notice is required for any withdrawal from your account</li> <li>Variable rate interest paid annually on 5th April</li> </ul>	<b>£1,000 - £250,000</b>	<b>4.04%</b>	<b>4.04%</b>	<b>Online, in branch &amp; by post</b>
<b>Hart ISA (Issue 1)</b>	<ul style="list-style-type: none"> <li>You must be at least 18 years old, a UK resident, living at a residential address with an AL, HP, LU or WD postcode on application</li> <li>Maximum investment limit for the tax year</li> <li>Variable rate interest paid annually</li> </ul>	<b>£1 - £250,000</b>	<b>4.01%</b>	<b>4.01%</b>	<b>In branch or by post</b>
<b>Online 14 Days' Notice ISA Account (Issue 1)</b>	<ul style="list-style-type: none"> <li>14 days' notice is required for any withdrawal from your account</li> <li>Maximum investment limit for the tax year</li> </ul>	<b>£1,000 - £250,000</b>	<b>3.54%</b>	<b>3.54%</b>	<b>Online only</b>
<b>Online ISA Account (Issue 4)</b>	<ul style="list-style-type: none"> <li>A customer must be at least 18 years old and a UK resident</li> <li>Maximum investment limit for the tax year</li> </ul>	<b>£1 - £250,000</b>	<b>3.40%</b>	<b>3.40%</b>	<b>Online only</b>
<b>45 Days' Notice ISA Account (Issue 1)</b>	<ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>45 days' notice is required for any withdrawal from your account</li> </ul>	<b>£1,000 - £250,000</b>	<b>3.15%</b>	<b>3.15%</b>	<b>Online, in branch &amp; by post</b>
<b>Triple Access Cash ISA Account</b>	<ul style="list-style-type: none"> <li>2.70% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year</li> <li>1.10% Gross PA/AER variable if 4 or more withdrawals are made per calendar year</li> <li>Maximum investment limit for the tax year</li> </ul>	<b>£1 - £250,000</b>	<b>2.70% / 1.10%</b>	<b>2.70% / 1.10%</b>	<b>Online, in branch &amp; by post</b>
<b>Cash ISA (Issue 2)</b>	<ul style="list-style-type: none"> <li>Instant access cash individual savings account</li> <li>Maximum investment limit for the tax year</li> <li>Variable rate interest paid annually</li> <li>Interest is calculated on a daily basis and added to your account on 31st December</li> </ul>	<b>£1+</b>	<b>1.35%</b>	<b>1.35%</b>	<b>Online, in branch &amp; by post</b>

With effect from  
27th February 2026

**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.**