

Rate change notice 14 August 2023

Variable savings accounts - new rates effective 14 August 2023

		Current Rate			New rate effective 14 August 2023		
		Annual	Monthly		Annual	Monthly	
Product	Increase	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
30 Day Notice	0.25%	2.90%	2.90%	2.86%	3.15%	3.15%	3.11%
One Year Variable Bond	Up to 0.25%	2.95%	2.95%	2.91%	3.20%	3.20%	3.15%
Better Together Saver BranchSave Access Charities Accounts Easy Access (Post) Easy Access Account Easy Access Saver Easy Access Saver (4) Easy Access Saver (5) Easy Access Saver (6) Easy Access Saver (7) Limited Access Saver Limited Access Saver (2) Family 1st - Benefit & Saver Telephone Saver	0.25%	2.85%	2.85%	2.81%	3.10%	3.10%	3.06%

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Better Together Saver (2)	0.25%	2.85%	N/A	N/A	3.10%	N/A	N/A
Children's Regular Saver	0.25%	4.40%	N/A	N/A	4.65%	N/A	N/A
Classic Gold Deposit Account							
£0.01 plus	0.25%	2.85%	N/A	N/A	3.10%	N/A	N/A
£50,000 plus	0.25%	2.85%	N/A	N/A	3.10%	N/A	N/A
Limited Access Saver (3) Limited Access Saver (4) Easy Access (Online) Easy Access (Online) (4) Easy Access (Online) (5)	0.20%	3.20%	3.20%	3.15%	3.40%	3.40%	3.35%
Interest Zone MoneyBox Accounts	0.25%	3.90%	N/A	N/A	4.15%	N/A	N/A
Intro Account	Up to 0.25%	N/A	3.91%	3.84%	N/A	4.16%	4.08%
Young Saver	Up to 0.25%	N/A	5.00%	4.89%	N/A	5.25%	5.13%
Limited Access Saver (Online) Limited Access Saver (Online) (6) Limited Access Saver (Online) (7) Limited Access Saver (Online) (8) Four Access Saver	Up to 0.15%	4.30%	4.30%	4.22%	4.45%	4.45%	4.36%
Four Access Saver (Online) Four Access Saver (Online) (2)	Up to 0.30%	4.50%	4.50%	4.41%	4.80%	4.80%	4.70%
Privilege Saver	0.25%	2.90%	N/A	N/A	3.15%	N/A	N/A

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Regular Saver (5) Regular Savings Account First Home Saver (2)	0.25%	4.80%	N/A	N/A	5.05%	N/A	N/A
First Home Saver	0.15%	5.45%	N/A	N/A	5.60%	N/A	N/A
Treasurers' Trust (General)							
£0.01 plus	0.25%	2.85%	N/A	N/A	3.10%	N/A	N/A
£50,000 plus	0.25%	2.85%	N/A	N/A	3.10%	N/A	N/A
Treasurers' Trust (Registered Charities)							
£0.01 plus	0.25%	3.85%	N/A	N/A	4.10%	N/A	N/A
£50,000 plus	0.25%	3.85%	N/A	N/A	4.10%	N/A	N/A

		Current Rate		New rate effective 14 August 2023	
		Half-yearly		Half-yearly	
Product	Increase	AER*	Gross p.a.**	AER*	Gross p.a.**
AVC Account	0.25%	2.92%	2.90%	3.17%	3.15%
Corporate Deposit, Deposit Account	0.25%	2.85%	2.83%	3.10%	3.08%
Bonus Account	0.15%	3.53%	3.50%	3.68%	3.65%

		Current Rate		New rate effective 14 August 2023	
		Quarterly		Quarterly	
Product	Increase	AER*	Gross p.a.**	AER*	Gross p.a.**
Capital Asset Deposit	Up to 0.25%	2.85%	2.82%	3.10%	3.06%

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		Annual	Monthly		Half-yearly		Annual	Monthly		Half-yearly	
Product	Increase	AER*/ Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*/ Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**
Easy Access (Cash Card)	0.25%	2.85%	2.85%	2.81%	2.85%	2.83%	3.10%	3.10%	3.06%	3.10%	3.08%

* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

** The gross rate is the interest rate payable before the deduction of tax. We pay your interest gross. To find out if you need to pay tax on the interest you earn, visit: www.gov.uk/income-tax