

## Rate change notice

Variable ISA accounts								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Tax-free p.a.)	Effective date	Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
30 Day Notice ISA 30 Day Notice ISA (2) 30 Day Notice ISA (3) 30 Day Notice ISA (4) 30 Day Notice ISA (5)	0.20%	3 March 2025	2.70%	N/A	N/A	2.50%	N/A	N/A
Easy Access ISA (Online) Easy Access ISA (Online) (5)	Up to 0.25%	4 March 2025	2.95%	2.95%	2.91%	2.70%	2.70%	2.67%
Easy Access ISA (Online) (6)	Up to 0.25%	3 March 2025	2.95%	2.95%	2.91%	2.70%	2.70%	2.67%
Easy Access ISA Easy Access ISA (11)	0.20%	4 March 2025	2.65%	2.65%	2.62%	2.45%	2.45%	2.42%
Easy Access ISA (12)	0.20%	3 March 2025	2.65%	2.65%	2.62%	2.45%	2.45%	2.42%
Junior Cash ISA (1) Junior Cash ISA (2)	0.25%	3 March 2025	4.50%	N/A	N/A	4.25%	N/A	N/A

Variable ISA accounts								
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			Annual	Monthly		Annual	Monthly	
Account	Decrease (Tax-free p.a.)	Effective date	Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
6 Access ISA 6 Access ISA (2)	0.15%	3 March 2025	4.05%	4.05%	3.98%	3.90%	3.90%	3.83%
6 Access ISA (Online) 6 Access ISA (Online) (2)	Up to 0.25%	3 March 2025	4.55%	4.55%	4.46%	4.30%	4.30%	4.22%
8 Access ISA (Online)	Up to 0.15%	3 March 2025	3.85%	3.85%	3.78%	3.70%	3.70%	3.64%
Privilege ISA Privilege Reward ISA	0.20%	4 March 2025	2.70%	2.70%	2.67%	2.50%	2.50%	2.47%
Regular Saver ISA	0.25%	3 March 2025	4.55%	N/A	N/A	4.30%	N/A	N/A
Additional Allowance ISA Matured Junior ISA	0.20%	3 March 2025	2.70%	N/A	N/A	2.50%	N/A	N/A
ISA Reward	0.20%	4 March 2025	2.70%	N/A	N/A	2.50%	N/A	N/A

Note: for the above ISAs, the associated holding accounts will receive the same rate increase.

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

^ Cash ISAs allow you to save tax-free, so your interest is paid with no tax deducted. ISAs are a savings scheme initiated by the Government and are subject to change by them. For example, the favourable tax treatment may not be maintained.

## Rate change notice

### Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
30 Day Notice	0.20%	3 March 2025	2.70%	2.70%	2.67%	2.50%	2.50%	2.47%
One Year Variable Bond	Up to 0.25%	4 March 2025	2.70%	2.70%	2.67%	2.45%	2.45%	2.42%
Better Together Saver (2)	0.20%	4 March 2025	2.65%	N/A	N/A	2.45%	N/A	N/A
Better Together Saver BranchSave Access 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) Family 1st - Benefit & Saver Limited Access Saver Limited Access Saver (2) Telephone Saver	0.20%	4 March 2025	2.65%	2.65%	2.62%	2.45%	2.45%	2.42%

## Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
First Home Access Easy Access Saver (8)	0.20%	3 March 2025	2.65%	2.65%	2.62%	2.45%	2.45%	2.42%
5 Access Saver 5 Access Saver (2)	Up to 0.25%	3 March 2025	4.25%	4.25%	4.17%	4.00%	4.00%	3.93%
5 Access Saver (Online)	Up to 0.25%	3 March 2025	4.75%	4.75%	4.65%	4.50%	4.50%	4.41%
5 Access Saver (Online) (2)	Up to 0.16%	3 March 2025	4.66%	4.66%	4.56%	4.50%	4.50%	4.41%
6 Access Saver	0.10%	3 March 2025	4.00%	4.00%	3.93%	3.90%	3.90%	3.83%
6 Access Saver (Online)	Up to 0.20%	3 March 2025	4.50%	4.50%	4.41%	4.30%	4.30%	4.22%
8 Access Saver (Online)	Up to 0.25%	3 March 2025	3.95%	3.95%	3.88%	3.70%	3.70%	3.64%
Children's Regular Saver	0.25%	4 March 2025	4.15%	N/A	N/A	3.90%	N/A	N/A
Easy Access (Online) Easy Access (Online) (4) Easy Access (Online) (5)	Up to 0.25%	4 March 2025	2.95%	2.95%	2.91%	2.70%	2.70%	2.67%
Easy Access (Online) (6)	Up to 0.25%	3 March 2025	2.95%	2.95%	2.91%	2.70%	2.70%	2.67%
Salary Saver	Up to 0.25%	3 March 2025	N/A	2.95%	2.91%	N/A	2.70%	2.67%
Interest Zone MoneyBox Accounts	0.25%	4 March 2025	3.65%	N/A	N/A	3.40%	N/A	N/A
Intro Account	Up to 0.25%	4 March 2025	N/A	3.66%	3.60%	N/A	3.41%	3.36%
Young Saver	Up to 0.25%	3 March 2025	N/A	4.75%	4.65%	N/A	4.50%	4.41%
Privilege Saver	0.20%	4 March 2025	2.70%	2.70%	2.67%	2.50%	2.50%	2.47%
Regular Savings Account	0.25%	3 March 2025	4.55%	N/A	N/A	4.30%	N/A	N/A

## Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Regular Saver (5) Colleague Regular Saver	0.25%	3 March 2025	5.00%	N/A	N/A	4.75%	N/A	N/A
Regular Saver (6)	0.25%	3 March 2025	4.75%	N/A	N/A	4.50%	N/A	N/A
First Home Saver	0.25%	3 March 2025	5.10%	N/A	N/A	4.85%	N/A	N/A
Loyalty Regular Saver (2) Sunny Day Saver	0.25%	3 March 2025	6.25%	N/A	N/A	6.00%	N/A	N/A
Loyalty Seasonal Saver	Up to 0.25%	3 March 2025	6.00%	6.00%	5.84%	5.75%	5.75%	5.60%
Loyalty Mortgage Saver	0.25%	3 March 2025	6.00%	N/A	N/A	5.75%	N/A	N/A
Classic Gold Deposit Account								
£0.01 plus	0.24%	4 March 2025	2.60%	N/A	N/A	2.36%	N/A	N/A
£50,000 plus	0.24%	4 March 2025	2.60%	N/A	N/A	2.36%	N/A	N/A
Treasurers' Trust (General)								
£0.01 plus	0.24%	4 March 2025	2.60%	N/A	N/A	2.36%	N/A	N/A
£50,000 plus	0.24%	4 March 2025	2.60%	N/A	N/A	2.36%	N/A	N/A
Treasurers' Trust (Registered Charities)								
£0.01 plus	0.24%	4 March 2025	3.60%	N/A	N/A	3.36%	N/A	N/A
£50,000 plus	0.24%	4 March 2025	3.60%	N/A	N/A	3.36%	N/A	N/A
Organisation Share Account	0.24%	4 March 2025	2.60%	2.60%	2.57%	2.36%	2.36%	2.33%

## Variable savings accounts

			Current rate		New rate	
			Half-yearly		Half-yearly	
Account	Decrease (Gross p.a.)	Effective date	AER*	Gross p.a.**	AER*	Gross p.a.**
AVC Account	0.23%	4 March 2025	2.73%	2.71%	2.50%	2.48%
Monthly Savings Account	0.25%	21 April 2025	3.67%	3.64%	3.42%	3.39%

			Current rate					New rate				
			Annual	Monthly		Half-yearly		Annual	Monthly		Half-yearly	
Account	Decrease (Gross p.a.)	Effective date	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)	Up to 0.20%	4 March 2025	2.65%	2.65%	2.62%	2.65%	2.63%	2.45%	2.45%	2.42%	2.45%	2.44%
Moneymanager Telephone Moneymanager	0.20%	21 April 2025	2.15%	2.15%	2.13%	2.15%	2.14%	1.95%	1.95%	1.93%	1.95%	1.94%

			Current rate							New rate						
			Annual	Monthly		Half-yearly		Quarterly		Annual	Monthly		Half-yearly		Quarterly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*	Gross p.a.**
Organisation Deposit Account	Up to 0.24%	4 March 2025	2.60%	2.60%	2.57%	2.60%	2.58%	2.59%	2.57%	2.36%	2.36%	2.33%	2.36%	2.35%	2.36%	2.34%

\* 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](http://www.gov.uk/income-tax)