

Rate change notice

Variable ISA accounts								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Product	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 December 2024	2.90%	N/A	N/A	2.70%	N/A	N/A
Easy Access ISA (Online) Easy Access ISA (Online) (5)	0.20%	2 December 2024	3.15%	3.15%	3.11%	2.95%	2.95%	2.91%
Easy Access ISA	Up to 0.20%	3 December 2024	2.85%	2.85%	2.81%	2.65%	2.65%	2.62%
Easy Access ISA (11)	Up to 0.20%	2 December 2024	2.85%	2.85%	2.81%	2.65%	2.65%	2.62%
Junior Cash ISA (1) Junior Cash ISA (2)	0.20%	2 December 2024	4.70%	N/A	N/A	4.50%	N/A	N/A
Four Access ISA Four Access ISA (2)	Up to 0.25%	2 December 2024	4.30%	4.30%	4.22%	4.05%	4.05%	3.98%

Variable ISA accounts

Product	Decrease (Tax-free p.a.)	Effective date	Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
			Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
Four Access ISA (Online) Four Access ISA (Online) (2)	Up to 0.25%	2 December 2024	4.80%	4.80%	4.70%	4.55%	4.55%	4.46%
Limited Access ISA (Online) Limited Access ISA (Online) (2) Limited Access ISA (Online) (3) Limited Access ISA (Online) (4)	Up to 0.25%	2 December 2024	4.10%	4.09%	4.02%	3.85%	3.85%	3.78%
Privilege ISA Privilege Reward ISA	Up to 0.20%	3 December 2024	2.90%	2.90%	2.86%	2.70%	2.70%	2.67%
Regular Saver ISA	0.25%	3 December 2024	4.80%	N/A	N/A	4.55%	N/A	N/A
Additional Allowance ISA Matured Junior ISA	0.20%	2 December 2024	2.90%	N/A	N/A	2.70%	N/A	N/A
ISA Reward	0.20%	3 December 2024	2.90%	N/A	N/A	2.70%	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

		Effective date	Current rate			New rate		
Product	Decrease (Gross p.a.)		Annual	Monthly		Annual	Monthly	
			AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
30 Day Notice	Up to 0.20%	3 December 2024	2.90%	2.90%	2.86%	2.70%	2.70%	2.67%
One Year Variable Bond	Up to 0.25%	3 December 2024	2.95%	2.95%	2.91%	2.70%	2.70%	2.67%
Better Together Saver (2)	0.20%	3 December 2024	2.85%	N/A	N/A	2.65%	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) Family 1st - Benefit & Saver First Home Access Limited Access Saver Limited Access Saver (2) Telephone Saver	Up to 0.20%	3 December 2024	2.85%	2.85%	2.81%	2.65%	2.65%	2.62%
Easy Access Saver (7)	Up to 0.20%	2 December 2024	2.85%	2.85%	2.81%	2.65%	2.65%	2.62%

Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Product	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Children's Regular Saver	0.25%	3 December 2024	4.40%	N/A	N/A	4.15%	N/A	N/A
Classic Gold Deposit Account								
£0.01 plus	0.25%	3 December 2024	2.85%	N/A	N/A	2.60%	N/A	N/A
£50,000 plus	0.25%	3 December 2024	2.85%	N/A	N/A	2.60%	N/A	N/A
Easy Access (Online) Easy Access (Online) (4) Easy Access (Online) (5)	0.20%	2 December 2024	3.15%	3.15%	3.11%	2.95%	2.95%	2.91%
Salary Saver	0.20%	2 December 2024	N/A	3.15%	3.11%	N/A	2.95%	2.91%
Interest Zone MoneyBox Accounts	0.25%	3 December 2024	3.90%	N/A	N/A	3.65%	N/A	N/A
Intro Account	Up to 0.25%	3 December 2024	N/A	3.91%	3.84%	N/A	3.66%	3.60%
Young Saver	Up to 0.25%	2 December 2024	N/A	5.00%	4.89%	N/A	4.75%	4.65%
Limited Access Saver (Online) Limited Access Saver (Online) (6) Limited Access Saver (Online) (7) Limited Access Saver (Online) (8)	Up to 0.25%	2 December 2024	4.20%	4.20%	4.12%	3.95%	3.95%	3.88%
Four Access Saver Four Access Saver (2)	Up to 0.20%	3 December 2024	4.20%	4.20%	4.12%	4.00%	4.00%	3.93%
Four Access Saver (Online) Four Access Saver (Online) (2) Four Access Saver (Online) (3)	0.05%	2 December 2024	4.55%	4.55%	4.46%	4.50%	4.50%	4.41%
Triple Access Saver	Up to 0.20%	3 December 2024	4.45%	4.45%	4.36%	4.25%	4.25%	4.17%
Triple Access Saver (2)	Up to 0.15%	3 December 2024	4.40%	4.40%	4.31%	4.25%	4.25%	4.17%

Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Product	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Triple Access Saver (3) Triple Access Saver (4)	0.08%	2 December 2024	4.33%	4.33%	4.25%	4.25%	4.25%	4.17%
Triple Access Saver (Online)	Up to 0.20%	3 December 2024	4.95%	4.95%	4.84%	4.75%	4.75%	4.65%
Triple Access Saver (Online) (2)	Up to 0.15%	3 December 2024	4.90%	4.90%	4.79%	4.75%	4.75%	4.65%
Triple Access Saver (Online) (3) Triple Access Saver (Online) (4) Triple Access Saver (Online) (5)	0.08%	2 December 2024	4.83%	4.83%	4.73%	4.75%	4.75%	4.65%
Privilege Saver	0.20%	3 December 2024	2.90%	N/A	N/A	2.70%	N/A	N/A
Regular Savings Account	0.25%	3 December 2024	4.80%	N/A	N/A	4.55%	N/A	N/A
Regular Saver (5) Colleague Regular Saver	0.25%	3 December 2024	5.25%	N/A	N/A	5.00%	N/A	N/A
First Home Saver	0.25%	3 December 2024	5.35%	N/A	N/A	5.10%	N/A	N/A
Loyalty Regular Saver (2)	0.25%	3 December 2024	6.50%	N/A	N/A	6.25%	N/A	N/A
Loyalty Regular Saver	0.25%	3 December 2024	6.75%	N/A	N/A	6.50%	N/A	N/A
Treasurers' Trust (General)								
£0.01 plus	0.25%	3 December 2024	2.85%	N/A	N/A	2.60%	N/A	N/A
£50,000 plus	0.25%	3 December 2024	2.85%	N/A	N/A	2.60%	N/A	N/A
Treasurers' Trust (Registered Charities)								
£0.01 plus	0.25%	3 December 2024	3.85%	N/A	N/A	3.60%	N/A	N/A
£50,000 plus	0.25%	3 December 2024	3.85%	N/A	N/A	3.60%	N/A	N/A
Organisation Share Account (Previously called Charity Share)	Up to 0.25%	3 December 2024	2.85%	2.85%	2.81%	2.60%	2.60%	2.57%

Variable savings accounts

			Current rate		New rate	
			Half-yearly		Half-yearly	
Product	Decrease (Gross p.a.)	Effective date	AER*	Gross p.a.**	AER*	Gross p.a.**
AVC Account	0.19%	3 December 2024	2.92%	2.90%	2.73%	2.71%
Monthly Savings Account	Up to 0.20%	19 January 2025	3.87%	3.83%	3.67%	3.64%

			Current rate				New rate					
			Annual	Monthly		Half-yearly		Annual	Monthly		Half-yearly	
Product	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%	3 December 2024	2.85%	2.85%	2.81%	2.85%	2.83%	2.65%	2.65%	2.62%	2.65%	2.63%
Moneymanager Telephone Moneymanager	Up to 0.20%	19 January 2025	2.35%	2.34%	2.32%	2.35%	2.34%	2.15%	2.15%	2.13%	2.15%	2.14%

			Current rate							New rate						
			Annual	Monthly		Half-yearly		Quarterly		Annual	Monthly		Half-yearly		Quarterly	
Product	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 (Includes accounts previously called: Deposit Account, Capital Asset, Charity Deposit)	Up to 0.25%	3 December 2024	2.85%	2.85%	2.81%	2.85%	2.83%	2.85%	2.82%	2.60%	2.60%	2.57%	2.60%	2.58%	2.59%	2.57%

* 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