

Rate change notice

1 June 2022

Variable ISA Products - new rates effective 1 June 2022

Product	Increase	Current Rate			New rate effective 1 June 2022		
		Annual	Monthly		Annual	Monthly	
		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)	0.10%	0.70%	N/A	N/A	0.80%	N/A	N/A
Additional Allowance ISA ISA Reward Matured Junior ISA	0.10%	0.65%	N/A	N/A	0.75%	N/A	N/A
Easy Access ISA Easy Access ISA (11)	0.10%	0.60%	0.60%	0.60%	0.70%	0.70%	0.70%
Junior Cash ISA (1) Junior Cash ISA (2)	0.15%	2.45%	N/A	N/A	2.60%	N/A	N/A
Easy Access ISA (Online)	Up to 0.25%	0.80%	0.80%	0.80%	1.05%	1.04%	1.04%

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		Annual	Monthly		Annual	Monthly	
		Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
Limited Access ISA Limited Access ISA (2)	Up to 0.30%	0.75%	0.75%	0.75%	1.05%	1.04%	1.04%
Limited Access ISA (Online) Limited Access ISA (Online) (2)	0.45%	0.80%	0.80%	0.80%	1.25%	1.25%	1.24%
Poppy ISA	0.10%	0.60%	N/A	N/A	0.70%	N/A	N/A
Privilege ISA Privilege Reward ISA	0.10%	0.65%	0.65%	0.65%	0.75%	0.75%	0.75%
Regular Saver ISA	0.40%	1.25%	N/A	N/A	1.65%	N/A	N/A

Variable Non-ISA Products - new rates effective 1 June 2022

		Current Rate			New rate effective 1 June 2022		
		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 One Year Variable Bond	0.10%	0.70%	0.70%	0.70%	0.80%	0.80%	0.80%
St Cross Saver Supporters Account 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) Limited Access Saver Limited Access Saver (2) Family 1st - Benefit & Saver Poppy Save Telephone Saver	0.10%	0.60%	0.60%	0.60%	0.70%	0.70%	0.70%
Limited Access Saver (3) Limited Access Saver (4)	0.45%	0.75%	0.75%	0.75%	1.20%	1.20%	1.19%
Charities Accounts	0.10%	0.30%	0.30%	0.30%	0.40%	0.40%	0.40%
Children's Regular Saver	0.10%	1.80%	N/A	N/A	1.90%	N/A	N/A
Classic Gold Deposit Account							
£0.01 plus	0.10%	0.30%	N/A	N/A	0.40%	N/A	N/A
£50,000 plus	0.10%	0.30%	N/A	N/A	0.40%	N/A	N/A

Variable Non-ISA Products - new rates effective 1 June 2022

		Current Rate			New rate effective 1 June 2022		
		Annual	Monthly		Annual	Monthly	
Product	Increase	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Easy Access (Online) Easy Access (Online) (2) Easy Access (Online) (3) Poppy Online Saver	0.40%	0.80%	0.80%	0.80%	1.20%	1.20%	1.19%
First Home Saver	0.40%	1.10%	N/A	N/A	1.50%	N/A	N/A
Four Access Saver	0.50%	0.90%	0.90%	0.90%	1.40%	1.40%	1.39%
Interest Zone, MoneyBox Accounts (including MoneyBox for Bath Rugby Club, Forest Green Rovers FC & School PTAs) & Junior Supporters Accounts (2)	0.10%	0.80%	N/A	N/A	0.90%	N/A	N/A
Intro	0.10%	N/A	1.10%	1.09%	N/A	1.20%	1.19%
Limited Access Saver (Online) Limited Access Saver (Online) (2) Limited Access Saver (Online) (3) Limited Access Saver (Online) (4) Limited Access Saver (Online) (5)	0.60%	0.80%	0.80%	0.80%	1.40%	1.40%	1.39%
Loyalty 21 Day Notice Saver	0.40%	1.00%	1.00%	1.00%	1.40%	1.40%	1.39%
Privilege Saver	0.10%	0.65%	N/A	N/A	0.75%	N/A	N/A
Regular Saver (5) Regular Savings Account	0.40%	1.25%	N/A	N/A	1.65%	N/A	N/A
Supporters of School PTAs	0.10%	0.60%	N/A	N/A	0.70%	N/A	N/A
Supporters of School PTAs (2)							
£0.01 plus	0.10%	0.60%	0.60%	0.60%	0.70%	0.70%	0.70%
£50,000 plus	0.10%	0.60%	0.60%	0.60%	0.70%	0.70%	0.70%

Variable Non-ISA Products - new rates effective 1 June 2022

		Current Rate			New rate effective 1 June 2022		
		Annual	Monthly		Annual	Monthly	
Product	Increase	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Treasurers' Trust (General)							
£0.01 plus	0.10%	0.30%	N/A	N/A	0.40%	N/A	N/A
£50,000 plus	0.10%	0.30%	N/A	N/A	0.40%	N/A	N/A
Treasurers' Trust (Registered Charities)							
£0.01 plus	0.10%	1.30%	N/A	N/A	1.40%	N/A	N/A
£50,000 plus	0.10%	1.30%	N/A	N/A	1.40%	N/A	N/A

		Current Rate		New rate effective 1 June 2022	
		Half-yearly		Half-yearly	
Product	Increase	AER*	Gross p.a.**	AER*	Gross p.a.**
AVC Account	0.10%	0.65%	0.65%	0.75%	0.75%
Deposit Corporate, Deposit Account	0.10%	0.30%	0.30%	0.40%	0.40%

		Current Rate		New rate effective 1 June 2022	
		Quarterly		Quarterly	
Product	Increase	AER*	Gross p.a.**	AER*	Gross p.a.**
Capital Asset Deposit	0.10%	0.30%	0.30%	0.40%	0.40%

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.

** 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

^ 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.