

Savings Rates

Current rates for accounts open to new and existing customers.

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC). Individual Savings Account (ISA) interest is paid tax-free so they don't need to be declared on your tax return.

Everyday Saver

Accounts opened between	Balance	Annual	Qualifying criteria
		Gross/AER	
16/10/18 – current	£1+	0.20%	N/A
31/08/18 – 15/10/18	£1+	0.20%	N/A
	£1+	0.45%	Holds either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
06/02/18 – 30/08/18	£1+	0.20%	N/A
01/12/17 – 05/02/18	£1+	0.20%	N/A
	£1+ Rate 1	0.35%	Holds either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
10/10/17 – 30/11/17	£1+	0.20%	N/A
	£1+ Rate 1	0.40%	Holds either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
01/08/17 – 09/10/17	£1+	0.25%	N/A

Interest rates are variable.

Fixed Saver – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying criteria
		Gross/AER	Gross	AER	
05/12/18 – current	£1+	0.70%	0.70%	0.70%	N/A
21/11/18 – 04/12/18	£1+	0.70%	0.70%	0.70%	N/A
	£1+	2.00%	1.98%	2.00%	Received offer 'FS18' and deposited £20,000+ from another bank
02/10/18 – 20/11/18	£1+	0.70%	0.70%	0.70%	N/A
31/08/18 – 01/10/18	£1+	1.25%	1.24%	1.25%	N/A
09/01/18 – 30/08/18	£1+	0.55%	0.55%	0.55%	N/A
21/11/17 – 08/01/18	£1+	1.65%	1.64%	1.65%	N/A
21/03/17 – 20/11/17	Unavailable				
28/02/17 – 20/03/17	£1+	0.70%	0.70%	0.70%	N/A
08/12/16 – 27/02/17	£1+	0.70%	0.70%	0.70%	N/A
	£1+ Rate 1	1.05%	1.05%	1.06%	Your Fixed Term Account is coming up for renewal
18/10/16 – 07/12/16	£1	0.70%	0.70%	0.70%	N/A
12/07/16 – 17/10/16	£1	0.95%	0.95%	0.95%	N/A



Help to Buy: ISA

Accounts opened between	Balance	Annual
		Tax Free/AER
01/12/15 – current	£1+	2.25%

Interest rates are variable.

ISA Saver Variable

Accounts opened between	Balance	Annual	Qualifying criteria
		Tax Free/AER	
04/06/19 – current	£1+	0.20%	N/A
06/02/18 – 03/06/19	£1+	0.60%	N/A
01/12/17 – 05/02/18	£1+	0.60%	N/A
	£1+ Rate 1	0.65%	Holds either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
10/10/17 – 30/11/17	£1+	0.60%	N/A
	£1+ Rate 1	0.80%	Holds either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
08/12/15 – 09/10/17	£1+	0.60%	N/A

ISA Saver Fixed – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying criteria
		Tax Free/AER	Tax Free	AER	
02/10/18 – current	£1+	0.70%	0.70%	0.70%	N/A
31/08/18 – 01/10/18	£1+	1.25%	1.24%	1.25%	N/A
11/07/18 – 30/08/18	£1+	0.70%	0.70%	0.70%	N/A
10/07/18 – 10/07/18	£1+	0.70%	0.70%	0.70%	N/A
	Rate 1	0.75%	0.75%	0.75%	You have an existing relationship with the bank.
01/05/18 – 09/07/18	£1+	0.70%	0.70%	0.70%	N/A
27/03/18 – 30/04/18	£1+	1.00%	1.00%	1.00%	N/A
02/11/17 – 20/11/17	£1+	0.50%	0.50%	0.50%	N/A
05/09/17 – 01/11/17	£1+	0.50%	0.50%	0.50%	N/A
	Rate 1	1.00%	1.00%	1.00%	Your Halifax ISA Saver Fixed is coming up for renewal and you have held at least £50,000 across your Halifax savings and personal current accounts for the whole of the last 3 months.
21/04/17 – 04/09/17	£1+	0.60%	0.60%	0.60%	N/A
21/03/17 – 20/04/17	£1+	0.60%	0.60%	0.60%	N/A
	Rate 1	0.80%	0.80%	0.80%	Your total savings accounts balances have remained at least £5,000 for the last 3 months.
08/12/15 – 20/03/17	£1+	1.25%	1.24%	1.25%	N/A

Interest is paid annually or monthly. Note – these options are not available to new customers at all times.

ISA Saver Fixed – 3 Year

Accounts opened between	Balance	Annual – Tax Free	Monthly – Tax Free	AER
		Tax Free/AER	Tax Free	
04/06/19 – Current	£1+	1.50%	1.49%	1.50%
12/05/15 – 08/06/15	£1+	1.60%	1.59%	1.60%
09/12/14 – 11/05/15	£1+	1.75%	1.74%	1.75%

ISA Saver Fixed – 5 Year

Accounts opened between	Balance	Annual – Tax Free	Monthly – Tax Free	AER
		Tax Free/AER	Tax Free	
04/06/19 – Current	£1+	2.00%	1.98%	2.00%
27/03/18 – 30/04/18	£1+	2.25%	2.23%	2.25%
06/02/18 – 26/03/18	£1+	1.00%	1.00%	1.00%
08/12/15 – 11/07/16	£1+	2.00%	1.98%	2.00%
14/07/15 – 07/12/15	£1+	2.15%	2.13%	2.15%
12/05/15 – 13/07/15	£1+	1.80%	1.79%	1.80%
09/12/14 – 11/05/15	£1+	2.00%	1.98%	2.00%
20/05/14 – 08/12/14	£1+	2.20%	2.18%	2.20%
11/03/14 – 19/05/14	£1+	2.50%	2.47%	2.50%
03/12/13 – 10/03/14	£1+	2.10%	2.08%	2.10%
05/11/13 – 02/12/13	£1+	2.35%	–	–
01/10/13 – 04/11/13	£1+	2.75%	–	–
23/04/13 – 30/09/13	£1+	2.35%	–	–
03/03/13 – 22/04/13	£1+	3.10%	–	–
12/02/13 – 02/03/13	£1+	2.70%	–	–
08/01/13 – 11/02/13	£1+	2.50%	–	–
20/11/12 – 07/01/13	£1+	2.60%	–	–

Junior Cash ISA

Accounts opened between	Balance	Annual
		Tax Free/AER
13/02/12 – current	£1+	3.00%

Interest rates are variable.

Kids' Monthly Saver

Accounts opened between	Balance	Annual
		Gross/AER
15/04/18 – current	£10+	4.50%

Interest is paid monthly.

Regular Saver

Accounts opened between	Balance	Annual
		Gross/AER
30/10/18 – current	£1	2.00%
01/12/17 – 29/10/18	£1	2.50%
12/09/11 – 30/11/17	£1	2.00%

Interest rates are variable.

Kids' Saver

Accounts opened between	Balance	Gross	AER
15/04/18 – current	Under £5,000	1.98%	2.00%
	£5,000+	0.20%	0.20%

Interest rates are variable.

AER

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

Gross

Gross rate means we will not deduct tax automatically from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax Free

Tax Free is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on individual circumstances and may change in the future.

Do you need extra help?

If you'd like this in Braille, large print, audio CD or another format please contact us. If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 732 3436** (lines are open 9am – 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [halifax.co.uk/accessibility/signvideo](https://www.halifax.co.uk/accessibility/signvideo)

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Rates correct as at 4th June 2019.