

# Previous accounts

Here you can find interest rates for products that are no longer available to new or 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).

## Instant Saver

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
01/12/17	£1+	0.20%	0.20%	0.20%

Interest rates are variable.

## Extra Income Saver

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
01/12/17	£1+	0.10%	0.10%	0.10%

Interest rates are variable.

## Instant ISA Saver

Rates valid from	Balance	Annual – Tax Free
		Gross/AER
01/12/17	£1+	0.20%

Interest rates are variable.

## Fixed Online Saver – 3 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
03/02/15 – 14/04/15	£1+	1.60%	1.59%	1.60%
02/12/14 – 02/02/15	£1+	1.75%	1.74%	1.75%

## 60 Day Gold

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
01/12/17	£1+	0.10%	0.10%	0.10%

Interest rates are variable.

## Fixed Online Saver – 4 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
03/12/13 – 22/09/14	£1+	1.95%	1.93%	1.95%

## Bonus Gold

Rates valid from	Balance	Monthly	
		Gross	AER
01/12/17	£1+	0.10%	0.10%

Interest rates are variable.



## Fixed Online Saver – 5 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
03/02/15 – 14/04/15	£1+	1.80%	1.79%	1.80%
03/12/13 – 02/02/15	£1+	2.00%	1.98%	2.00%
05/11/13 – 02/12/13	£1+	2.35%	2.33%	2.35%
01/10/13 – 04/11/13	£1+	2.75%	2.72%	2.75%
09/07/13 – 30/09/13	£1+	2.35%	2.33%	2.35%
08/05/13 – 08/07/13	£1+	2.00%	1.98%	2.00%
03/04/13 – 07/05/13	£1+	2.35%	2.33%	2.35%
08/01/13 – 02/04/13	£1+	2.50%	2.47%	2.50%
20/11/12 – 07/01/13	£1+	2.60%	2.57%	2.60%

## Fixed Saver – 5 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
01/03/16 – 11/07/16	£1+	1.75%	1.74%	1.75%
12/01/16 – 29/02/16	£1+	2.00%	1.98%	2.00%
03/02/15 – 13/04/15	£1+	1.80%	1.79%	1.80%
03/12/13 – 02/02/15	£1+	2.00%	1.98%	2.00%
05/11/13 – 02/12/13	£1+	2.35%	2.33%	2.35%
01/10/13 – 04/11/13	£1+	2.75%	2.72%	2.75%
09/07/13 – 30/09/13	£1+	2.35%	2.33%	2.35%
08/05/13 – 08/07/13	£1+	2.00%	1.98%	2.00%
03/04/13 – 07/05/13	£1+	2.35%	2.33%	2.35%
08/01/13 – 02/04/13	£1+	2.50%	2.47%	2.50%
20/11/12 – 07/01/13	£1+	2.60%	2.57%	2.60%

## Fixed Saver – 1 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
05/09/17 – 30/04/18	£1+	0.45%	0.45%	0.45%
21/03/17 – 04/09/17	£1+	0.55%	0.55%	0.55%

## Fixed Saver – 3 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
08/12/15 – 11/01/16	£1+	1.60%	1.59%	1.60%
06/10/15 – 07/12/15	£1+	1.75%	1.74%	1.75%
21/07/15 – 05/10/15	£1+	2.10%	2.08%	2.10%
09/06/15 – 20/07/15	£1+	1.75%	1.74%	1.75%
14/04/15 – 08/06/15	£1+	1.40%	1.39%	1.40%
03/02/15 – 13/04/15	£1+	1.60%	1.59%	1.60%
02/12/14 – 02/02/15	£1+	1.75%	1.74%	1.75%

## Fixed Saver – 4 Year

Accounts opened between	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
03/12/13 – 22/09/14	£1+	1.95%	1.93%	1.95%

## ISA Saver Fixed – 1 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying criteria
		Tax Free/AER	Tax Free	AER	
21/11/17 – 26/03/18	£1+	0.50%	0.50%	0.50%	N/A
21/03/17 – 20/11/17	Unavailable				
14/02/17 – 20/03/17	£1+	0.65%	0.65%	0.65%	N/A
17/01/17 – 13/02/17	£1+	0.65%	0.65%	0.65%	N/A
	£1+ Rate 1	0.70%	0.70%	0.70%	Holds total savings balance of at least £15,000 for the last 3 months
18/10/16 – 16/01/17	£1+	0.65%	0.65%	0.65%	N/A

## ISA Saver Fixed – 3 Year

Accounts opened between	Balance	Annual – Tax Free	Monthly – Tax Free	
		Tax Free/AER	Tax Free	AER
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 – 4 Year

Accounts opened between	Balance	Annual	Monthly	AER
		Tax Free/AER	Tax Free	
20/05/14 – 22/09/14	£1+	2.10%	2.08%	2.10%
11/03/14 – 19/05/14	£1+	2.40%	2.37%	2.40%
03/03/14 – 10/03/14	£1+	2.00%	1.98%	2.00%
03/12/13 – 02/03/14	£1+	2.00%	–	–

## ISA Saver Fixed – 5 Year

Accounts opened between	Balance	Annual – Tax Free	Monthly – Tax Free	AER
		Tax Free/AER	Tax Free	
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%	–	–

## Kids' Regular Saver

Accounts opened between	Balance	Annual
		Gross/AER
01/12/17 – 14/04/18	£1	4.50%
07/06/16 – 30/11/17	£1	4.00%
12/09/11 – 06/06/16	£1	6.00%

## Liquid Gold

Rates valid from	Balance	Annual
		Gross/AER
01/12/17	£1+	0.10%

Interest rates are variable.

## Passbook Saver

Rates valid from	Balance	Annual
		Gross/AER
01/12/17	£1+	0.10%

Interest rates are variable.

## Matured Funds Account

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
05/11/13	£1+	0.25%	0.25%	0.25%

## Save4it

Rates valid from	Balance	Annual
		Gross/AER
08/12/16	£1+	0.80%

Interest rates are variable.

## Monthly Saver

Rates valid from	Balance	Annual
		Gross/AER
01/12/17	£1+	0.10%

Interest rates are variable.

## Online Saver

Accounts opened between	Balance	Annual	
		Gross/AER	
08/12/15 – 25/07/16	£1+	0.35%	
12/05/15 – 07/12/15	£1 – £19,999	Including bonus	0.55%
		Excluding bonus	0.05%
	£20,000 – £49,999	Including bonus	0.70%
		Excluding bonus	0.05%
	£50,000+	Including bonus	0.75%
		Excluding bonus	0.05%

Interest rates are variable.

## Saver Reward

Rates valid from	Balance	Annual
		Gross/AER
01/12/17	£1+	0.10%

Interest rates are variable.

## Web Saver

Rates valid from	Balance	Annual	Monthly	
		Gross/AER	Gross	AER
01/12/17	£1+	0.20%	0.20%	0.20%

Interest rates are variable.

## Variable ISA Saver

Rates valid from	Balance	Annual – Tax Free
		Gross/AER
01/12/17	£1+	0.10%

Interest rates are variable.

### AER

AER means Annual Equivalent Rate. This illustrates what the interest rate would be if interest was paid and compounded each year and allows you to easily compare different offers.

### Gross rate

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 ask in branch.

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