

# Variable Account Rate Changes

Effective from 2 September 2024

## Easy Access Products

	Product Description	Issue	Tier	Current Rate			New Rate			
				Annually	Monthly	AER	Annually	Monthly	AER	
Tab-free	Branch Cash ISA / Online Cash ISA	1 - 3	£1 +	3.35%	3.30%	3.35%	3.20%	3.15%	3.20%	
	Branch Cash ISA Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>	1	£1 +	4.25%	-	4.25%	4.00%	-	4.00%	
	Branch ISA Saver	1	£1 +	3.60%	3.54%	3.60%	3.35%	3.30%	3.35%	
	Branch ISA Saver	2	£1 +	3.90%	3.83%	3.90%	3.65%	3.59%	3.65%	
	Branch Cash ISA Saver	3 - 4	£1 +	3.80%	3.74%	3.80%	3.55%	3.49%	3.55%	
	Cash ISA Saver	20 - 21	£1 +	3.80%	3.74%	3.80%	3.55%	3.49%	3.55%	
	Child Trust Fund Matured ISA	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Easy Access Cash ISA	1	£1 +	3.35%	-	3.35%	3.20%	-	3.20%	
	ISA Saver / eISA Saver / ISA Saver Online / Online ISA Saver / Accessible eISA Saver	1 - 17	£1 +	3.50%	3.45%	3.50%	3.30%	3.25%	3.30%	
	ISA Saver	18	£1 +	3.60%	3.54%	3.60%	3.35%	3.30%	3.35%	
	ISA Saver	19	£1 +	3.90%	3.83%	3.90%	3.65%	3.59%	3.65%	
	Legacy ISA	1 - 10	£1 +	3.50%	-	3.50%	3.30%	-	3.30%	
	Legacy ISA	11	£1 +	3.90%	-	3.90%	3.65%	-	3.65%	
	Legacy ISA	12 - 13	£1 +	3.80%	-	3.80%	3.55%	-	3.55%	
	Lifetime ISA	1 - 6	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Limited Edition Cash ISA	1	£1 +	3.35%	3.30%	3.35%	3.20%	3.15%	3.20%	
	Loyalty ISA / Online Loyalty ISA	1	£1 +	3.35%	-	3.35%	3.20%	-	3.20%	
	Loyalty ISA Fixed End	1	£1 +	3.35%	-	3.35%	3.20%	-	3.20%	
	Maturity Cash ISA (ex. Holmesdale)	1	£500 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Matured ISA Funds / Online Matured ISA Funds	3 - 8	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Matured ISA Funds	9	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Matured ISA Funds	10	£1 +	3.60%	-	3.60%	3.35%	-	3.35%	
	Matured ISA Funds Anniversary	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Online Matured ISA Funds	9	£1 +	3.60%	-	3.60%	3.35%	-	3.35%	
	Review Cash ISA Saver	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
	Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	1 - 2	£20k +	4.30%	-	4.30%	4.05%	-	4.05%	
			£40k +	4.80%	-	4.80%	4.55%	-	4.55%	
	Super ISA / Online Super ISA	2	£1 +	3.35%	3.30%	3.35%	3.20%	3.15%	3.20%	
	Gross	Branch eSaver	3	£1 +	3.50%	-	3.50%	3.25%	-	3.25%
		Branch Saver (ex. Holmesdale)	1	£10 +	3.30%	-	3.30%	3.10%	-	3.10%
		Branch Saver / Online Saver	1 - 6	£1 +	3.25%	3.20%	3.25%	3.10%	3.06%	3.10%
		Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i>	1	£1 +	5.00%	-	5.00%	4.75%	-	4.75%
		Branch Saver Plus - <i>Guaranteed to never fall more than 0.45% below Bank of England Base Rate</i>	2	£1 +	5.00%	-	5.00%	4.75%	-	4.75%
		Branch Saver Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>	3	£1 +	5.00%	-	5.00%	4.75%	-	4.75%
Branch Saver Plus - <i>Guaranteed to never fall more than 0.25% below Bank of England Base Rate</i>		4 - 5	£1 +	5.00%	-	5.00%	4.75%	-	4.75%	
Castle Money Rollover Access		1	£1 +	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
Castle Money Saver		1 - 2	£1 +	3.30%	-	3.30%	3.05%	-	3.05%	
Charities Easy Access (ex. Holmesdale)		1	£75K +	3.30%	-	3.30%	3.20%	-	3.20%	
Clubs and Charities		1 - 2	£1 +	3.35%	3.30%	3.35%	3.20%	3.15%	3.20%	
Community Saver		1 - 9	£1 +	3.45%	3.40%	3.45%	3.20%	3.15%	3.20%	
Community Saver		10 - 11	£1 +	3.65%	3.59%	3.65%	3.40%	3.35%	3.40%	
Deposit Saver		1	£1 +	3.30%	-	3.30%	3.05%	-	3.05%	
Easy Access Saver / Branch Easy Access Saver		1 - 3	£1 +	3.80%	3.74%	3.80%	3.55%	3.49%	3.55%	
Easy Access (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	3.10%	-	3.10%	
Easy Access Retention (ex. Holmesdale)		1	£10 +	3.25%	-	3.25%	3.05%	-	3.05%	
eSaver / Accessible eSaver		2 - 22	£1 +	3.70%	3.64%	3.70%	3.45%	3.40%	3.45%	
Everyday Saver / Online Everyday Saver		1 - 12	£1 +	3.50%	3.45%	3.50%	3.35%	3.30%	3.35%	
Everyday Saver		13	£1 +	3.80%	3.74%	3.80%	3.55%	3.49%	3.55%	
Holmesdale Business Saver (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	3.05%	-	3.05%	
Holmesdale Business Saver Share (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	3.05%	-	3.05%	
Home Saver (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	3.05%	-	3.05%	
Home Saver		2	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
Limited Edition eSaver		1 - 2	£1 +	3.70%	-	3.70%	3.45%	-	3.45%	
Maturity Easy Access (ex. Holmesdale)		1	£10 +	3.25%	-	3.25%	3.05%	-	3.05%	
Matured Funds / Online Matured Funds		2 - 9	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
Matured Funds Anniversary / Online Matured Funds Anniversary		2 - 3	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
Matured Tracker Account		1	£500 +	3.25%	-	3.25%	3.05%	-	3.05%	
My Branch Saver / My Online Saver		1 - 3	£1 +	3.40%	3.35%	3.40%	3.15%	3.11%	3.15%	
Regular Savings (ex. Holmesdale)		1	£10 +	3.25%	-	3.25%	3.05%	-	3.05%	
Retirement Saver		1 - 2	£250 +	3.25%	-	3.25%	3.05%	-	3.05%	
Review Saver		1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
Services Home Savings Scheme - <i>Guaranteed to be at least 0.25% above Bank of England Base Rate</i>		1	£30 +	5.50%	-	5.50%	5.25%	-	5.25%	
Trust Saver	1 - 3	£10k +	3.35%	3.30%	3.35%	3.10%	3.06%	3.10%		

## Bonus Products

	Product Description	Issue	Tier	Current Rate			New Rate			
				Annually	Monthly	AER	Annually	Monthly	AER	
Tax-free	Bonus Cash ISA / Online Bonus Cash ISA / Accessible Bonus Cash ISA	without bonus	3 - 13	£1 +	3.25%	-	3.25%	3.05%	-	3.05%
	Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	14	£1 +	4.50%	-	4.50%	4.25%	-	4.25%
		without bonus			3.85%	-	3.85%	3.60%	-	3.60%
	Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	15	£1 +	5.00%	-	5.00%	4.55%	-	4.55%
		without bonus			4.00%	-	4.00%	3.55%	-	3.55%
	Branch FA Bonus Cash ISA Saver	with bonus	1	£1 +	5.00%	-	5.00%	4.75%	-	4.75%
		without bonus			3.90%	-	3.90%	3.65%	-	3.65%
	Branch FA Bonus Cash ISA Saver	with bonus	2 - 3	£1 +	5.20%	-	5.20%	4.95%	-	4.95%
		without bonus			3.80%	-	3.80%	3.55%	-	3.55%
	Cash ISA Plus	without bonus	1 - 2	£1 +	3.25%	3.20%	3.25%	3.05%	3.01%	3.05%
Cash ISA Saver Plus / Online Cash ISA Plus	without bonus	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%	
FA Bonus Cash ISA Saver	with bonus	1 - 2	£1 +	5.20%	-	5.20%	4.95%	-	4.95%	
	without bonus			3.80%	-	3.80%	3.55%	-	3.55%	
Review Cash ISA	without bonus	6	£1 +	3.55%	-	3.55%	3.35%	-	3.35%	
Gross	Bonus Saver / Branch Bonus Saver	with bonus	8	£1 +	4.60%	-	4.60%	4.37%	-	4.37%
		without bonus			3.98%	-	3.98%	3.75%	-	3.75%
	Bonus Saver / Branch Bonus Saver	with bonus	9	£1 +	5.04%	-	5.04%	4.79%	-	4.79%
		without bonus			3.80%	-	3.80%	3.55%	-	3.55%
	Branch FA Bonus Saver	with bonus	1	£1 +	5.00%	-	5.00%	4.75%	-	4.75%
		without bonus			3.80%	-	3.80%	3.55%	-	3.55%
	Branch FA Bonus Saver	with bonus	2	£1 +	5.20%	-	5.20%	4.95%	-	4.95%
		without bonus			3.80%	-	3.80%	3.55%	-	3.55%
	FA Bonus Saver	with bonus	1	£1 +	5.20%	-	5.20%	4.95%	-	4.95%
		without bonus			3.80%	-	3.80%	3.55%	-	3.55%
	Limited Edition Online Saver	without bonus	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%
	Member Bonus Saver / Branch Member Bonus Saver	with bonus	1	£1 +	5.50%	-	5.50%	5.25%	-	5.25%
		without bonus			3.80%	-	3.80%	3.55%	-	3.55%
	Online Bonus Saver / Accessible Bonus Saver	without bonus	5 - 7	£1 +	3.25%	-	3.25%	3.05%	-	3.05%
	Regular Savings	without bonus	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%
	Review Account	without bonus	15	£1 +	3.25%	-	3.25%	3.05%	-	3.05%
	Review Account	without bonus	16	£1 +	3.55%	-	3.55%	3.30%	-	3.30%
Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	with bonus	1	£1 +	5.20%	-	5.20%	4.95%	-	4.95%	
	without bonus			3.80%	-	3.80%	3.55%	-	3.55%	

## Notice Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Tax-free	60 Day Notice Cash ISA	1	£1 +	4.10%	-	4.10%	3.85%	-	3.85%
	Cash ISA (ex. Holmesdale) - 30 day notice	1	£500 +	3.35%	-	3.35%	3.30%	-	3.30%
Gross	30 Day Notice Account	1	£1 +	3.55%	-	3.55%	3.30%	-	3.30%
	45 Day Notice Account	1 - 4	£100 +	3.55%	-	3.55%	3.35%	-	3.35%
	45 Day Notice Account	5 - 8	£1 +	3.55%	-	3.55%	3.35%	-	3.35%
	60 Day Notice Account	1 - 4	£1 +	3.60%	-	3.60%	3.40%	-	3.40%
	60 Day Notice Account	5	£1 +	3.90%	-	3.90%	3.65%	-	3.65%
	90 Day Notice Account	1 - 8	£1 +	3.75%	-	3.75%	3.50%	-	3.50%
	120 Day Notice Account	1 - 10	£1 +	3.90%	-	3.90%	3.65%	-	3.65%
	120 Day Notice Account	11 - 12	£1 +	4.10%	-	4.10%	3.85%	-	3.85%
	Charities Notice (ex. Holmesdale) - 60 day notice	1	£500 +	3.60%	-	3.60%	3.40%	-	3.40%
	Holmesdale 30 (ex. Holmesdale)	1	£2.5k +	3.55%	3.49%	3.55%	3.30%	3.25%	3.30%
	Holmesdale Business 60 (ex. Holmesdale)	1	£500 +	3.60%	-	3.60%	3.40%	-	3.40%
	Holmesdale Business 60 Share (ex. Holmesdale)	1	£500 +	3.60%	-	3.60%	3.40%	-	3.40%
	Holmesdale Business 90 (ex. Holmesdale)	1	£500 +	3.75%	-	3.75%	3.50%	-	3.50%
	Holmesdale Business 90 Share (ex. Holmesdale)	1	£500 +	3.75%	-	3.75%	3.50%	-	3.50%
	Save 35 (ex. Holmesdale)	1	£10k +	3.50%	-	3.50%	3.30%	-	3.30%
	Save 60 (ex. Holmesdale)	1	£10k +	3.60%	-	3.60%	3.40%	-	3.40%

## Limited Access Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Gross	Double Access Saver / Branch Double Access Saver	1 - 2	£10k +	4.25%	-	4.25%	4.00%	-	4.00%
	Limited Access Saver	1 - 2	£25k +	4.25%	-	4.25%	4.00%	-	4.00%
	Single Access Saver / Branch Single Access Saver	1	£15k +	5.15%	-	5.15%	4.65%	-	4.65%
	Single Access Saver / Branch Single Access Saver	2	£15k +	4.80%	-	4.80%	4.65%	-	4.65%
	Single Access Saver / Branch Single Access Saver	3	£15k +	5.01%	-	5.01%	4.65%	-	4.65%
	Triple Access Saver / Branch Triple Access Saver / Online Triple Access Saver	1 - 6	£5k +	4.00%	3.93%	4.00%	3.75%	3.69%	3.75%

## Children's Products

	Product Description	Issue	Tier	Current Rate			New Rate		
				Annually	Monthly	AER	Annually	Monthly	AER
Tax-free	Child Trust Fund - Guaranteed to never fall more than 1% below Bank of England Base Rate	1 - 4	£1 +	4.75%	-	4.75%	4.50%	-	4.50%
	Junior Cash ISA	2 - 7	£1 +	4.75%	-	4.75%	4.50%	-	4.50%
	Junior Cash ISA (ex. Holmesdale)	1	£1 +	4.75%	-	4.75%	4.50%	-	4.50%
Gross	Children's Saver	1 - 7	£1 +	3.80%	-	3.80%	3.55%	-	3.55%
	Children's Trust Saver	1 - 7	£1 +	3.80%	-	3.80%	3.55%	-	3.55%
	Leap Account	1	£1 +	3.25%	-	3.25%	3.05%	-	3.05%
	Leap Account	3	£1 +	3.80%	-	3.80%	3.55%	-	3.55%
	Young Saver (ex. Holmesdale)	1	£10 +	4.75%	-	4.75%	4.50%	-	4.50%

For more information, speak to one of our consultants today.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. All ISA and Child Trust Fund interest is paid tax-free, which means it's exempt from income tax. We pay all non-ISA savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future.

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