

# Closed Variable Accounts

Last updated: 14 December 2023



## Easy Access Products

	Product Description	Issue	Tier	Annually	Monthly	AER	
Tax-free	Accessible eISA Saver	1 - 10	£1 +	3.50%	-	3.50%	
	Branch Cash ISA	1 - 3	£1 +	3.35%	3.30%	3.35%	
	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%	
	Branch Cash ISA Saver	2	£1 +	3.90%	3.83%	3.90%	
	Branch Cash ISA Tracker - <i>Tracks 0.90% below Bank of England Base Rate for 24 months</i>	3	£1 +	4.35%	4.27%	4.35%	
	Branch Cash ISA Tracker - <i>Tracks 1.25% below Bank of England Base Rate for 24 months</i>	4	£1 +	4.00%	3.93%	4.00%	
	Branch Cash ISA Tracker - <i>Tracks 0.55% below Bank of England Base Rate for 24 months</i>	5	£1 +	4.70%	4.60%	4.70%	
	Branch ISA Saver	1	£1 +	3.60%	3.54%	3.60%	
	Cash ISA Saver	19	£1 +	3.90%	3.83%	3.90%	
	Cash ISA Tracker - <i>Tracks 0.90% below Bank of England Base Rate for 24 months</i>	3	£1 +	4.35%	4.27%	4.35%	
	Cash ISA Tracker - <i>Tracks 1.25% below Bank of England Base Rate for 24 months</i>	4	£1 +	4.00%	3.93%	4.00%	
	Cash ISA Tracker - <i>Tracks 0.55% below Bank of England Base Rate for 24 months</i>	5	£1 +	4.70%	4.60%	4.70%	
	Child Trust Fund Matured ISA	1	£1 +	3.25%	-	3.25%	
	Easy Access Cash ISA	1	£1 +	3.35%	-	3.35%	
	eISA Saver	1 - 13	£1 +	3.50%	3.45%	3.50%	
	Estate Management Cash ISA	1 - 3	£1 +	3.45%	-	3.45%	
	ISA Saver	1 - 17	£1 +	3.50%	3.45%	3.50%	
	ISA Saver	18	£1 +	3.60%	3.54%	3.60%	
	ISA Saver Online	1 - 3	£1 +	3.50%	3.45%	3.50%	
	Legacy ISA	1 - 10	£1 +	3.50%	-	3.50%	
	Legacy Cash ISA	11	£1 +	3.90%	-	3.90%	
	Limited Edition Cash ISA	1	£1 +	3.35%	3.30%	3.35%	
	Loyalty ISA	1	£1 +	3.35%	-	3.35%	
	Loyalty ISA Fixed End	1	£1 +	3.35%	-	3.35%	
	Maturity Cash ISA (ex. Holmesdale)	1	£500 +	3.25%	-	3.25%	
	Matured ISA Funds	3 - 9	£1 +	3.25%	-	3.25%	
	Matured ISA Funds	10	£1 +	3.60%	-	3.60%	
	Matured ISA Funds Anniversary	1	£1 +	3.25%	-	3.25%	
	Online Cash ISA	1 - 2	£1 +	3.35%	3.30%	3.35%	
	Online ISA Saver	4 - 8	£1 +	3.50%	3.45%	3.50%	
	Online Cash Lifetime ISA	1 - 4	£1 +	3.25%	-	3.25%	
	Online Loyalty ISA	1	£1 +	3.35%	-	3.35%	
	Online Matured ISA Funds	3 - 8	£1 +	3.25%	-	3.25%	
	Online Matured ISA Funds	9	£1 +	3.60%	-	3.60%	
	Online Super ISA	1 - 2	£1 +	3.35%	3.30%	3.35%	
	Review Cash ISA Saver	1	£1 +	3.25%	-	3.25%	
	Super ISA	2	£1 +	3.35%	3.30%	3.35%	
	Gross	Accessible eSaver	10 - 21	£1 +	3.70%	-	3.70%
		Base Rate Tracker - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i>	5	£1 +	5.06%	4.95%	5.06%
		Branch Base Rate Tracker - <i>Tracks 0.19% below Bank of England Base Rate for 24 months</i>	5	£1 +	5.06%	4.95%	5.06%
		Branch Easy Access Saver	1	£1 +	3.80%	3.74%	3.80%
		Branch eSaver	3	£1 +	3.50%	-	3.50%
		Branch Saver (ex. Holmesdale)	1	£10 +	3.30%	-	3.30%
		Branch Saver	1 - 6	£1 +	3.25%	3.20%	3.25%
		Branch Saver Plus - <i>Guaranteed to never fall more than 2% below Bank of England Base Rate</i>	1	£1 +	5.00%	-	5.00%
		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%
		Branch Saver Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>	3	£1 +	5.00%	-	5.00%
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%	
Branch Tracker Account - <i>Tracks 0.90% below Bank of England Base Rate for 24 months</i>		3	£1 +	4.35%	4.27%	4.35%	
Branch Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i>		4	£1 +	4.15%	4.07%	4.15%	
Castle Money Rollover Access		1	£1 +	3.30%	3.25%	3.30%	
Castle Money Saver		1 - 2	£1 +	3.30%	-	3.30%	
Charities Easy Access (ex. Holmesdale)		1	£75k +	3.30%	-	3.30%	
Clubs and Charities		1 - 2	£1 +	3.35%	3.30%	3.35%	
Community Saver		1 - 9	£1 +	3.45%	3.40%	3.45%	
Community Saver		10	£1 +	3.65%	3.59%	3.65%	
Deposit Saver		1	£1 +	3.30%	-	3.30%	
Easy Access Saver		1 - 2	£1 +	3.80%	3.74%	3.80%	
Easy Access (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	
Easy Access Retention (ex. Holmesdale)		1	£10 +	3.25%	-	3.25%	
eSaver		2 - 22	£1 +	3.70%	3.64%	3.70%	
Estate Management		1 - 4	£1 +	3.45%	-	3.45%	
Everyday Saver		1 - 12	£1 +	3.50%	3.45%	3.50%	
Everyday Saver		13	£1 +	3.80%	3.74%	3.80%	
Holmesdale Business Saver (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	
Holmesdale Business Saver Share (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	
Home Saver (ex. Holmesdale)		1	£10 +	3.30%	-	3.30%	
Home Saver		2	£1 +	3.25%	-	3.25%	
Limited Edition eSaver		1 - 2	£1 +	3.70%	-	3.70%	
Maturity Easy Access (ex. Holmesdale)		1	£10 +	3.25%	-	3.25%	
Matured Funds		2 - 9	£1 +	3.25%	-	3.25%	
Matured Funds Anniversary		2 - 3	£1 +	3.25%	-	3.25%	
Matured Tracker Account		1	£500 +	3.25%	-	3.25%	
My Branch Saver		2 - 3	£1 +	3.40%	3.35%	3.40%	
My Online Saver		1 - 3	£1 +	3.40%	3.35%	3.40%	
Online Everyday Saver		1 - 3	£1 +	3.50%	3.45%	3.50%	
Online Matured Funds		2 - 9	£1 +	3.25%	-	3.25%	
Online Matured Funds Anniversary		2 - 3	£1 +	3.00%	-	3.00%	
Online Saver		1 - 3	£1 +	3.25%	3.20%	3.25%	
Regular Savings (ex. Holmesdale)		1	£10 +	3.25%	-	3.25%	

Retirement Saver	1 - 2	£250 +	3.25%	-	3.25%
Review Saver	1	£1 +	3.25%	-	3.25%
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%
Skipton Tracker Saver - <i>Tracks Bank of England Base Rate</i>	1	£1 +	5.25%	-	5.25%
Skipton Tracker Saver Online - <i>Tracks Bank of England Base Rate</i>	1	£1 +	5.25%	-	5.25%
Tracker Account - <i>Tracks 0.90% below Bank of England Base Rate for 24 months</i>	3	£1 +	4.35%	4.27%	4.35%
Tracker Account - <i>Tracks 1.10% below Bank of England Base Rate for 24 months</i>	4	£1 +	4.15%	4.07%	4.15%
Trust Saver	1 - 2	£10k +	3.35%	3.30%	3.35%

## Bonus Products

Product Description		Issue	Tier	Annually	Monthly	AER	
Tax-free	Accessible Bonus Cash ISA	without bonus	9 - 12	£1 +	3.25%	-	3.25%
		with bonus			5.00%	-	5.00%
	Branch FA Bonus Cash ISA Saver	without bonus	1	£1 +	3.90%	-	3.90%
	Bonus Cash ISA	without bonus	3 - 13	£1 +	3.25%	3.20%	3.25%
	Bonus Cash ISA	with bonus			4.50%	-	4.50%
		without bonus	14	£1 +	3.85%	-	3.85%
	Bonus Cash ISA	with bonus			5.00%	-	5.00%
		without bonus	15	£1 +	4.00%	-	4.00%
	Branch Bonus Cash ISA	with bonus			4.50%	-	4.50%
		without bonus	14	£1 +	3.85%	-	3.85%
	Branch Bonus Cash ISA	with bonus			5.00%	-	5.00%
		without bonus	15	£1 +	4.00%	-	4.00%
	Cash ISA Plus	without bonus	1 - 2	£1 +	3.25%	3.20%	3.25%
	Cash ISA Saver Plus	without bonus	1	£1 +	3.25%	-	3.25%
	Online Bonus Cash ISA	without bonus	3 - 13	£1 +	3.25%	3.20%	3.25%
	Online Cash ISA Plus	without bonus	1	£1 +	3.25%	3.20%	3.25%
Review Cash ISA	with bonus			4.05%	-	4.05%	
	without bonus	6	£1 +	3.55%	-	3.55%	
Gross	Accessible Bonus Saver	without bonus	5 - 7	£1 +	3.25%	-	3.25%
		with bonus			5.00%	-	5.00%
	Branch FA Bonus Saver	without bonus	1	£1 +	3.80%	-	3.80%
	Branch Bonus Saver	with bonus			4.60%	-	4.60%
		without bonus	8	£1 +	3.98%	-	3.98%
	Branch Bonus Saver	with bonus			5.04%	-	5.04%
		without bonus	9	£1 +	3.80%	-	3.80%
	Bonus Saver	with bonus			4.60%	-	4.60%
		without bonus	8	£1 +	3.98%	-	3.98%
	Bonus Saver	with bonus			5.04%	-	5.04%
		without bonus	9	£1 +	3.80%	-	3.80%
	Limited Edition Online Bonus Saver	without bonus	1	£1 +	3.25%	-	3.25%
	Online Bonus Saver	without bonus	5 - 7	£1 +	3.25%	-	3.25%
	Regular Savings - <i>1.50% conditional bonus - see product T&amp;C's</i>	without bonus	1	£1 +	3.25%	-	3.25%
	Review Account	without bonus	15	£1 +	3.25%	-	3.25%
	Review Account	with bonus			4.05%	-	4.05%
	without bonus	16	£1 +	3.55%	-	3.55%	

## Notice Products

Product Description		Issue	Tier	Annually	Monthly	AER
Tax-free	60 Day Notice Cash ISA Saver	1	£1 +	4.10%	-	4.10%
	Cash ISA (ex. Holmesdale)	1	£500 +	3.35%	-	3.35%
	Cash ISA 90 (ex. Holmesdale)	1 - 2	£500 +	3.45%	-	3.45%
Gross	30 Day Notice Account	1	£1 +	3.55%	-	3.55%
	45 Day Notice Account	1 - 4	£100 +	3.55%	-	3.55%
	45 Day Notice Account	5 - 8	£1 +	3.55%	-	3.55%
	60 Day Notice Account	1 - 4	£1 +	3.60%	-	3.60%
	60 Day Notice Account	5	£1 +	3.90%	-	3.90%
	90 Day Notice Account	1 - 8	£1 +	3.75%	-	3.75%
	120 Day Notice Account	1 - 10	£1 +	3.90%	-	3.90%
	120 Day Notice Account	11	£1 +	4.10%	-	4.10%
	Charities Notice (ex. Holmesdale)	1	£500 +	3.60%	-	3.60%
	Charities Notice Share (ex. Holmesdale)	1	£500 +	3.60%	-	3.60%
	Holmesdale 30 (ex. Holmesdale)	1	£2.5k +	3.55%	3.49%	3.55%
	Holmesdale Business 60 (ex. Holmesdale)	1	£500 +	3.60%	-	3.60%
	Holmesdale Business 60 Share (ex. Holmesdale)	1	£500 +	3.60%	-	3.60%
	Holmesdale Business 90 (ex. Holmesdale)	1	£500 +	3.75%	-	3.75%
	Holmesdale Business 90 Share (ex. Holmesdale)	1	£500 +	3.75%	-	3.75%
	Save 35 (ex. Holmesdale)	1	£10k +	3.50%	-	3.50%
Save 60 (ex. Holmesdale)	1	£10k +	3.60%	-	3.60%	

## Limited Access Products

Product Description		Issue	Tier	Annually	Monthly	AER
Gross	Single Access Saver	1	£15k +	5.15%	-	5.15%
	Branch Single Access Saver	1	£15k +	5.15%	-	5.15%
	Branch Double Access Saver	1 - 2	£10k +	4.25%	-	4.25%
	Branch Triple Access Saver	6	£5k +	4.00%	3.93%	4.00%
	Double Access Saver	1 - 2	£10k +	4.25%	-	4.25%
	Limited Access Saver	1 - 2	£25k +	4.25%	-	4.25%
	Online Triple Access Saver	1 - 5	£5k +	4.00%	3.93%	4.00%
	Triple Access Saver	1 - 6	£5k +	4.00%	3.93%	4.00%

## Children's Products

	Product Description	Issue	Tier	Annually	Monthly	AER
Tax-free	Child Trust Fund - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i>	1 - 4	£1 +	4.75%	-	4.75%
	Junior Cash ISA	2 - 5	£1 +	4.75%	-	4.75%
	Junior Cash ISA (ex. Holmesdale)	1	£1 +	4.75%	-	4.75%
Gross	Children's Saver	1 - 6	£1 +	3.80%	-	3.80%
	Children's Trust Saver	1 - 6	£1 +	3.80%	-	3.80%
	Leap Account	1	£1 +	3.25%	-	3.25%
	Leap Account	3	£1 +	3.80%	-	3.80%
	Young Saver (ex. Holmesdale)	1	£10 +	4.75%	-	4.75%

**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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