## Variable Account Rate Changes Effective from 10 March 2025



	Access Products			Cu	rrent Rate		New Rate			
	Product Description	Issue	Tier	Annually	Monthly	AER	Annually	Monthly	AER	
	Branch Cash ISA / Online Cash ISA	1 - 3	£1 +	2.95%	2.91%	2.95%	2.80%	2.76%	2.80%	
	Branch Cash ISA Plus - Guaranteed to never fall more than 1% below Bank of England Base Rate	1	£1+	3.75%	-	3.75%	3.50%	-	3.50%	
	Branch Cash ISA Saver Branch Cash ISA Saver	2	£1 +	3.10% 3.40%	3.06% 3.35%	3.10%	2.85% 3.05%	2.81% 3.01%	2.85% 3.05%	
	Branch Cash ISA Saver	3-6	£1+	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
	Cash ISA Saver / Cash eISA Saver / Cash ISA Saver Online / Online Cash ISA Saver / Accessible Cash eISA Saver	1 - 17	£1+	3.05%	3.01%	3.05%	2.80%	2.76%	2.80%	
	Cash ISA Saver	18	£1+	3.10%	3.06%	3.10%	2.85%	2.81%	2.85%	
	Cash ISA Saver	19	£1+	3.40%	3.35%	3.40%	3.05%	3.01%	3.05%	
	Cash ISA Saver	20 - 23	£1+	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
	Cash Lifetime ISA Child Trust Fund Matured Cash ISA	1 - 8 1 & 3-4	£1 +	2.80% 2.80%	-	2.80%	2.80%	-	2.80%	
	Child Trust Fund Matured Cash ISA	2	£1 +	3.00%	-	3.00%	2.80%	-	2.80%	
	Easy Access Cash ISA	1	£1+	2.95%	-	2.95%	2.80%	-	2.80%	
	Estate Management Cash ISA	1 - 4	£1 +	3.45%	1	3.45%	3.45%	1	3.45%	
	Legacy Cash ISA	1 - 10	£1 +	3.05%	i	3.05%	3.00%	1	3.00%	
	Legacy Cash ISA	11	£1+	3.40%	-	3.40%	3.00%	-	3.00%	
40	Legacy Cash ISA Limited Edition Cash ISA	12 - 15 1	£1 +	3.30% 2.95%	2.91%	3.30% 2.95%	3.00% 2.80%	2.76%	3.00% 2.80%	
Ę.	Loyalty Cash ISA / Online Loyalty Cash ISA	1	£1+	2.95%	2.9170	2.95%	2.80%	-	2.80%	
Tax	Loyalty Cash ISA Fixed End	1	£1+	2.95%	-	2.95%	2.80%	-	2.80%	
	Maturity Cash ISA (ex. Holmesdale)	1	£500+	2.80%	1	2.80%	2.80%		2.80%	
	Matured Cash ISA Saver / Branch Matured Cash ISA Saver	1	£1+	3.00%	-	3.00%	2.80%	-	2.80%	
	Matured Cash ISA Saver / Branch Matured Cash ISA Saver	2	£1+	3.05%	-	3.05%	2.80%	-	2.80%	
	Matured Cash ISA Saver / Branch Matured Cash ISA Saver  Matured Cash ISA Funds / Online Matured Cash ISA Funds	3 - 8	£1 +	2.80%	-	2.80%	2.80%	-	2.80%	
	Matured Cash ISA Funds  Matured Cash ISA Funds	9	£1+	2.80%	-	2.80%	2.80%	-	2.80%	
	Matured Cash ISA Funds	10	£1+	3.10%	-	3.10%	2.85%	-	2.85%	
	Matured Cash ISA Funds Anniversary	1	£1+	2.80%	-	2.80%	2.80%	-	2.80%	
	Online Matured Cash ISA Funds	9	£1+	3.10%	-	3.10%	2.85%	-	2.85%	
	Review Cash ISA Saver	1	£1+	2.80%	-	2.80%	2.80%	-	2.80%	
	Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	1-2	£1 +	3.30%	-	3.30%	3.05%	-	3.05%	
	Step op Gastrion Saver / Brailon Step op Gastrion Saver	1-2	£40k +	4.30%	-	4.30%	4.05%		4.05%	
			£1+	3.30%	-	3.30%	3.05%	-	3.05%	
	Step Up Cash ISA Saver / Branch Step Up Cash ISA Saver	3	£10k+	3.80%	Û	3.80%	3.55%	1	3.55%	
			£20k +	4.35%	i	4.35%	4.10%	1	4.10%	
	Super Cash ISA / Online Super Cash ISA	1 - 2	£1 +	2.95%	2.91%	2.95%	2.80%	2.76%	2.80%	
	Branch eSaver	3	£1+	3.00%	-	3.00%	2.80%	_	2.80%	
	Branch Saver (ex. Holmesdale)	1	£10+	2.85%	-	2.85%	2.80%	-	2.80%	
	Branch Saver / Online Saver	1 - 6	£1+	2.85%	2.81%	2.85%	2.80%	2.76%	2.80%	
	Branch Saver Plus - Guaranteed to never fall more than 2% below Bank of England Base Rate	1	£1+	4.50%	-	4.50%	4.25%	-	4.25%	
	Branch Saver Plus - Guaranteed to never fall more than 0.45% below Bank of England Base Rate	2	£1+	4.50%	-	4.50%	4.25%	-	4.25%	
	Branch Saver Plus - Guaranteed to never fall more than 1% below Bank of England Base Rate  Branch Saver Plus - Guaranteed to never fall more than 0.25% below Bank of England Base Rate	3 4 - 5	£1 +	4.50% 4.50%	-	4.50% 4.50%	4.25% 4.25%	-	4.25% 4.25%	
	Castle Money Rollover Access	1	£1+	2.80%	2.76%	2.80%	2.80%	2.76%	2.80%	
	Castle Money Saver	1 - 2	£1+	2.80%	-	2.80%	2.80%	-	2.80%	
	Charities Easy Access (ex. Holmesdale)	1	£75K+	2.95%	1	2.95%	2.80%	1	2.80%	
	Clubs and Charities	1 - 2	£1+	2.95%	2.91%	2.95%	2.80%	2.76%	2.80%	
	Community Saver	1-9	£1+	2.95%	2.91%	2.95%	2.80%	2.76%	2.80%	
	Community Saver Deposit Saver	10 - 13	£1 +	3.15% 2.80%	3.11%	3.15% 2.80%	2.90%	2.86%	2.90%	
	Leposit Saver Easy Access Saver	1 - 5	£1+	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
	Branch Easy Access Saver	1 - 4	£1+	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
	Easy Access (ex. Holmesdale)	1	£10+	2.85%	-	2.85%	2.80%	-	2.80%	
	Easy Access Retention (ex. Holmesdale)	1	£10+	2.80%	-	2.80%	2.80%	-	2.80%	
	eSaver / Accessible eSaver / Limited Edition eSaver	1 - 22	£1+	3.20%	3.15%	3.20%	2.95%	2.91%	2.95%	
Gross	Estate Management Everyday Saver / Online Everyday Saver	1 - 5 1 - 12	£1 +	3.45% 3.10%	3.06%	3.45%	3.45% 2.85%	2.81%	3.45% 2.85%	
2	Everyday Saver / Online Everyday Saver  Everyday Saver	13	£1+	3.30%	3.25%	3.30%	3.05%	3.01%	3.05%	
	Holmesdale Business Saver (ex. Holmesdale) / Holmesdale Business Saver Share (ex. Holmesdale)	1	£10+	2.80%	-	2.80%	2.80%	-	2.80%	
	Home Saver (ex. Holmesdale)	1	£10+	2.80%	-	2.80%	2.80%	-	2.80%	
	Home Saver	2 & 5	£1+	2.80%	-	2.80%	2.80%	•	2.80%	
	Home Saver	3	£1+	3.00%	-	3.00%	2.80%	-	2.80%	
	Home Saver Maturity Easy Access (ex. Holmesdale)	1	£1 +	3.05% 2.80%	-	3.05% 2.80%	2.80%	-	2.80%	
	Matured Funds / Online Matured Funds	2-9	£10+	2.80%	-	2.80%	2.80%	-	2.80%	
	Matured Funds Anniversary / Online Matured Funds Anniversary	2-3	£1 +	2.80%	ij	2.80%	2.80%	1	2.80%	
	Matured Saver / Branch Matured Saver	1	£1+	3.00%	ij	3.00%	2.80%	1	2.80%	
	Matured Saver / Branch Matured Saver	2	£1+	3.55%	i	3.55%	3.30%		3.30%	
	Matured Saver / Branch Matured Saver	3	£1+	3.05%	-	3.05%	2.80%	-	2.80%	
	Matured Saver / Branch Matured Saver  Matured Tracker Account	1	£1 + £500 +	2.80%	-	2.80%	2.80%	-	2.80%	
	My Branch Saver / My Online Saver	1-3	£300 +	2.90%	2.86%	2.90%	2.80%	2.76%	2.80%	
	Regular Savings (ex. Holmesdale)	1	£10+	2.80%	-	2.80%	2.80%	-	2.80%	
	Retirement Saver	1-2	£250+	2.80%	-	2.80%	2.80%	-	2.80%	
	Review Saver	1	£1+	2.80%	1	2.80%	2.80%	,	2.80%	
	Services Home Savings Scheme - Guaranteed to be at least 0.25% above Bank of England Base Rate	1 1	£30 +	5.00%	2 019	5.00%	4.75%	2.76%	4.75%	
	Trust Saver	1 - 4	£10k+	2.85%	2.81%	2.85%	2.80%	2.76%	2.80%	

Product Description					irrent Rate			New Rate	
Product Description		Issue	Tier	Annually	Monthly	AER	Annually	Monthly	
Bonus Cash ISA / Online Bonus Cash ISA / Accessible Bonus Cash ISA	without bonus with bonus	3 - 13	£1+	2.80% 4.00%	2.76%	2.80% 4.00%	2.80%	2.76%	3
Bonus Cash ISA / Branch Bonus Cash ISA	without bonus	14	£1 +	3.35%		3.35%	3.05%	-	3
	with bonus			4.30%		4.30%	4.05%	-	
Bonus Cash ISA / Branch Bonus Cash ISA	without bonus	15	£1 +	3.30%	-	3.30%	3.05%	-	3
	with bonus			4.50%	-	4.50%	4.15%	-	- 4
Branch FA Bonus Cash ISA Saver	without bonus	1	£1 +	3.40%	-	3.40%	3.05%	-	3
Propole EA Dongs Cook ICA Coyer	with bonus	2-5	C1 .	4.70%	-	4.70%	4.45%	-	4
Branch FA Bonus Cash ISA Saver	without bonus	2-3	£1+	3.30%	-	3.30%	3.05%	-	;
Cash ISA Plus	without bonus	1 - 2	£1 +	2.80%	2.76%	2.80%	2.80%	2.76%	- 1
Cash ISA Saver Plus / Online Cash ISA Plus	without bonus	1	£1 +	2.80%	2.76%	2.80%	2.80%	2.76%	:
A Bonus Cash ISA Saver	with bonus	1-4	£1+	4.70%	-	4.70%	4.45%	-	1.
	without bonus			3.30%	-	3.30%	3.05%	-	
Review Cash ISA	without bonus	6	£1 +	3.10%	-	3.10%	2.85%	-	
	with home			4 100/		4 1 2 9/	2.07%	1	T:
lonus Saver / Branch Bonus Saver	with bonus without bonus	- 8	£1 +	4.12% 3.50%	-	4.12% 3.50%	3.87%	-	+
	with bonus			4.54%	-	4.54%	4.29%	-	+
onus Saver / Branch Bonus Saver	without bonus	9	£1 +	3.30%		3.30%	3.05%		+
	with bonus			4.40%	-	4.40%	4.15%	-	Ť
Bonus Saver / Branch Bonus Saver	without bonus	10	£1 +	3.30%	-	3.30%	3.05%	-	+
	with bonus			4.50%	-	4.50%	4.25%	-	+
Branch FA Bonus Saver	without bonus	1	£1 +	3.30%	-	3.30%	3.05%	-	1:
Pranch EA Ronus Saver	with bonus	2-4	£1 ·	4.70%	-	4.70%	4.45%	-	1
tranch FA Bonus Saver	without bonus	2-4	£1+	3.30%	-	3.30%	3.05%	-	
A Bonus Saver	with bonus	1-3	£1+	4.70%	-	4.70%	4.45%	-	
	without bonus			3.30%	-	3.30%	3.05%	-	
imited Edition Online Saver	without bonus	1	£1+	2.80%	-	2.80%	2.80%	-	
Member Bonus Saver / Branch Member Bonus Saver	with bonus	1	£1+	5.00%	-	5.00%	4.75%	-	
	without bonus			3.30%	-	3.30%	3.05%	-	4
Online Bonus Saver / Accessible Bonus Saver	without bonus	5 - 7	£1 +	2.80%	-	2.80%	2.80%	-	4
tegular Savings	without bonus	1	£1+	2.80%	-	2.80%	2.80%	-	_ [:
leview Account	without bonus	15	£1 +	2.80%	-	2.80%	2.80%	-	
Review Account	without bonus	16	£1+	3.05%	-	3.05%	2.80%	-	4
Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	with bonus without bonus	1 - 2	£1+	4.70% 3.30%	-	4.70% 3.30%	4.45% 3.05%	-	4
	Without bonds		£1 +	3.30%		3.30%	3.03%		:
Notice Products				Cı	irrent Rate			New Rate	
Product Description		Issue	Tier	Annually	Monthly	AER	Annually	Monthly	Ť
<u> </u>					Morrany			Monany	
60 Day Notice Cash ISA		1	£1 +	3.60%	-	3.60%	3.35%	-	
Cash ISA (ex. Holmesdale) - 30 day notice		1	£500+	3.05%		3.05%	2.80%	-	
						1			+
Cash ISA 90 (ex. Holmesdale)		1-2	£500 +	3.20%	-	3.20%	2.95%	-	
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			1			, ,		<u>,                                      </u>	
O Day Notice Account		1	£1 +	3.05%	-	3.05%	2.80%	-	
15 Day Notice Account		1 - 4	£100+	3.10%	-	3.10%	2.85%		- 1 :
15 Day Notice Account		5 - 8	£1+	3.10%	-	3.10%		-	_
60 Day Notice Account							2.85%	-	
		1 - 4	£1+	3.15%	-	3.15%	2.85% 2.90%	-	
•		5	£1 +	3.40%	-	3.15% 3.40%	2.85% 2.90% 3.15%		:
00 Day Notice Account		5 1 - 8	£1 + £1 +	3.40% 3.25%	-	3.15% 3.40% 3.25%	2.85% 2.90% 3.15% 3.00%	- - -	:
0 Day Notice Account 20 Day Notice Account		5 1-8 1-10	£1+ £1+ £1+	3.40% 3.25% 3.40%	-	3.15% 3.40% 3.25% 3.40%	2.85% 2.90% 3.15% 3.00% 3.15%	- - - -	
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account		5 1 - 8 1 - 10 11 - 14	£1 + £1 + £1 + £1 +	3.40% 3.25% 3.40% 3.60%	-	3.15% 3.40% 3.25% 3.40% 3.60%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35%	- - -	
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account 20 Day Notice Account charities Notice (ex. Holmesdale) - 60 day notice		5 1 - 8 1 - 10 11 - 14 1	£1 + £1 + £1 + £1 + £500 +	3.40% 3.25% 3.40% 3.60% 3.15%	-	3.15% 3.40% 3.25% 3.40% 3.60% 3.15%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90%	- - - - -	
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account Tharities Notice (ex. Holmesdale) - 60 day notice Iolmesdale 30 (ex. Holmesdale)		5 1-8 1-10 11-14 1	£1 + £1 + £1 + £1 + £500 + £2.5k +	3.40% 3.25% 3.40% 3.60% 3.15% 3.05%	- - - - - 3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80%	- - - -	
10 Day Notice Account 20 Day Notice Account 20 Day Notice Account 20 Day Notice Account Aiarities Notice (ex. Holmesdale) - 60 day notice folmesdale 30 (ex. Holmesdale) folmesdale Business 60 (ex. Holmesdale)		5 1-8 1-10 11-14 1 1	£1 + £1 + £1 + £1 + £500 + £2.5k + £500 +	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15%	- - - - - - 3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90%	- - - - - - 2.76%	
00 Day Notice Account 120 Day Notice (ex. Holmesdale) - 60 day notice 131 Holmesdale 30 (ex. Holmesdale) 142 Holmesdale Business 60 (ex. Holmesdale) 143 Holmesdale Business 60 Share (ex. Holmesdale)		5 1-8 1-10 11-14 1 1	£1+ £1+ £1+ £1+ £500+ £2.5k+ £500+	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.15%	3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.15%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90% 2.90%	- - - - - - - 2.76%	
20 Day Notice Account 120 Day Notice (ex. Holmesdale) - 60 day notice 140 Holmesdale 30 (ex. Holmesdale) 150 Holmesdale Business 60 (ex. Holmesdale) 150 Holmesdale Business 60 Share (ex. Holmesdale) 150 Holmesdale Business 90 (ex. Holmesdale)		5 1-8 1-10 11-14 1 1 1	£1+ £1+ £1+ £500+ £500+ £500+ £500+	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25%	- - - - - - 3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.15% 3.25%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90% 3.00%	- - - - - - 2.76%	
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account Harities Notice (ex. Holmesdale) - 60 day notice Iolmesdale 30 (ex. Holmesdale) Iolmesdale Business 60 (ex. Holmesdale) Iolmesdale Business 60 Share (ex. Holmesdale) Iolmesdale Business 90 (ex. Holmesdale) Iolmesdale Business 90 (ex. Holmesdale)		5 1-8 1-10 11-14 1 1 1 1 1	£1+ £1+ £1+ £50+ £500+ £500+ £500+ £500+	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.15% 3.25%	3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25% 3.25%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90% 2.90% 3.00%	- - - - - - - 2.76%	
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account 20 Day Notice Account harities Notice (ex. Holmesdale) - 60 day notice loimesdale 30 (ex. Holmesdale) loimesdale Business 60 (ex. Holmesdale) loimesdale Business 60 Share (ex. Holmesdale) loimesdale Business 90 (ex. Holmesdale) loimesdale Business 90 Share (ex. Holmesdale) loimesdale Business 90 Share (ex. Holmesdale) loives 35 (ex. Holmesdale)		5 1-8 1-10 11-14 1 1 1	£1+ £1+ £1+ £500+ £500+ £500+ £500+	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25%	3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.15% 3.25%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90% 3.00%	- - - - - - 2.76%	
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account 20 Day Notice Account harities Notice (ex. Holmesdale) - 60 day notice loimesdale 30 (ex. Holmesdale) loimesdale Business 60 (ex. Holmesdale) loimesdale Business 60 Share (ex. Holmesdale) loimesdale Business 90 (ex. Holmesdale) loimesdale Business 90 Share (ex. Holmesdale) loimesdale Business 90 Share (ex. Holmesdale) loives 35 (ex. Holmesdale)		5 1-8 1-10 11-14 1 1 1 1 1 1 1	£1+ £1+ £1+ £500+ £2.5k+ £500+ £500+ £500+ £500+ £10k+	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25% 3.25% 3.25%	3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25% 3.25% 3.25%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90% 3.00% 3.00% 2.80%		
0 Day Notice Account 20 Day Notice Account 20 Day Notice Account 20 Day Notice Account 40 Day Notice 4		5 1-8 1-10 11-14 1 1 1 1 1 1 1	£1+ £1+ £1+ £500+ £2.5k+ £500+ £500+ £500+ £500+ £10k+	3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25% 3.25% 3.25% 3.25% 3.05%	3.01%	3.15% 3.40% 3.25% 3.40% 3.60% 3.15% 3.05% 3.15% 3.25% 3.25% 3.25%	2.85% 2.90% 3.15% 3.00% 3.15% 3.35% 2.90% 2.80% 2.90% 3.00% 3.00% 3.00%		
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## For more information, speak to one of our consultants today.

£1+

£1 +

3.30%

4.25%

Leap Account

Leap Account

Young Saver (ex. Holmesdale)

2.80% 3.30% 2.80%

3.05%

3.05%

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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