

Easy Access Rate Changes

Effective from 26th January 2026



Product Description	Tier	Current Rate			New Rate		
		Annually	Monthly	AER	Annually	Monthly	AER
Accessibility Eisa Saver Issue 1 Annual	£1	2.30%	-	2.30%	2.05%	-	2.05%
Accessibility Eisa Saver Issue 1 Annual	£25,000	2.30%	-	2.30%	2.05%	-	2.05%
Accessibility Eisa Saver Issue 1 Annual	£50,000	2.30%	-	2.30%	2.05%	-	2.05%
Accessibility Eisa Saver Issue 10 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Accessibility Eisa Saver Issue 7 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Annual Allowance Cash ISA 1 A	£1	4.00%	-	4.00%	3.75%	-	3.75%
Annual Allowance Cash ISA 2 A	£1	4.00%	-	4.00%	3.75%	-	3.75%
Annual Allowance Cash ISA 3 A	£1	4.12%	-	4.12%	3.77%	-	3.77%
Annual Allowance Cash ISA 4 A	£1	4.00%	-	4.00%	3.75%	-	3.75%
Branch Annual Allowance Cash ISA 1 A	£1	4.00%	-	4.00%	3.75%	-	3.75%
Branch Annual Allowance Cash ISA 2 A	£1	4.00%	-	4.00%	3.75%	-	3.75%
Branch Annual Allowance Cash ISA 3 A	£1	4.12%	-	4.12%	3.77%	-	3.77%
Branch Annual Allowance Cash ISA 4 A	£1	4.00%	-	4.00%	3.75%	-	3.75%
Branch Cash ISA Issue 1	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Cash ISA Issue 2	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Cash ISA Issue 2 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Branch Cash ISA Issue 3	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Cash ISA Issue 3 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Branch Cash ISA Plus	£1	3.00%	-	3.00%	2.75%	-	2.75%
Branch Cash ISA Saver 24 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Cash ISA Saver 24 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch Cash ISA Saver 25 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Cash ISA Saver 25 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch Cash ISA Saver 26 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Cash ISA Saver 26 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Branch Cash ISA Saver 4 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Cash ISA Saver 4 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch Cash ISA Saver 5 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Cash ISA Saver 5 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch Cash ISA Saver 6 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Cash ISA Saver 6 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch Cash ISA Saver Iss 3 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Cash ISA Saver Iss 3 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch ISA Saver Iss 1 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch ISA Saver Iss 1 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Branch ISA Saver Iss 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch ISA Saver Iss 2 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Branch Matured Cash ISA Saver 1 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Matured Cash ISA Saver 2 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Matured Cash ISA Saver 3 A	£1	2.80%	-	2.80%	2.45%	-	2.45%
Branch Matured Cash ISA Saver 4 A	£1	2.30%	-	2.30%	2.30%	-	2.30%
Branch Quadruple Access Cash ISA Saver1a	£1	3.90%	-	3.90%	3.65%	-	3.65%
Branch Quadruple Access Cash ISA Saver2a	£1	3.90%	-	3.90%	3.65%	-	3.65%
Branch Quadruple Access Cash ISA Saver3a	£1	3.90%	-	3.90%	3.65%	-	3.65%
Branch Step Up Cash ISA Saver 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Step Up Cash ISA Saver 1 A	£20,000	3.00%	-	3.00%	2.65%	-	2.65%
Branch Step Up Cash ISA Saver 1 A	£40,000	3.50%	-	3.50%	3.15%	-	3.15%
Branch Step Up Cash ISA Saver 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Step Up Cash ISA Saver 2 A	£20,000	3.00%	-	3.00%	2.65%	-	2.65%
Branch Step Up Cash ISA Saver 2 A	£40,000	3.50%	-	3.50%	3.15%	-	3.15%
Branch Step Up Cash ISA Saver 3 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Step Up Cash ISA Saver 3 A	£10,000	3.00%	-	3.00%	2.65%	-	2.65%
Branch Step Up Cash ISA Saver 3 A	£20,000	3.55%	-	3.55%	3.20%	-	3.20%
Cash ISA (No Bonus) A 2	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA Saver 21 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Cash ISA Saver 21 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Cash ISA Saver 22 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Cash ISA Saver 22 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Cash ISA Saver 23 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Cash ISA Saver 23 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Cash ISA Saver 24 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Cash ISA Saver 24 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Cash ISA Saver 25 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Cash ISA Saver 25 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Cash ISA Saver 26 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA Saver 26 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA Saver Iss 20 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Cash ISA Saver Iss 20 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
Cash ISA Saver Plus Issue 1 (Nb)	£1	2.30%	-	2.30%	2.05%	-	2.05%

Gross	Community Saver Issue 7 M	£50,000	-	2.28%	2.30%	-	2.03%	2.05%
	Community Saver Issue 8 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Community Saver Issue 8 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
	Community Saver Monthly	£1	-	2.28%	2.30%	-	2.03%	2.05%
	Deposit Saver	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Double Access Saver 3 A	£10,000	3.10%	-	3.10%	2.85%	-	2.85%
	Double Access Saver 4 A	£10,000	3.10%	-	3.10%	2.85%	-	2.85%
	Double Access Saver Iss 1 A	£10,000	3.10%	-	3.10%	2.85%	-	2.85%
	Double Access Saver Iss 1 A	£10,000	3.10%	-	3.10%	2.85%	-	2.85%
	Double Access Saver Issue 2 A	£10,000	3.10%	-	3.10%	2.85%	-	2.85%
	Easy Access (Hbs)	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access (Hbs)	£500	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access (Hbs)	£2,500	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access (Hbs)	£10,000	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access (Hbs)	£25,000	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access Retention (Hbs)	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access Retention (Hbs)	£10,000	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access Retention (Hbs)	£25,000	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access Saver 4 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver 4 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Easy Access Saver 5 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver 5 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Easy Access Saver 6 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver 6 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Easy Access Saver 7 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver 7 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Easy Access Saver 8 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Easy Access Saver 8 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
	Easy Access Saver Iss 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver Iss 1 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Easy Access Saver Iss 3 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver Iss 3 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Easy Access Saver Issue 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Easy Access Saver Issue 2 M	£1	-	2.47%	2.50%	-	2.13%	2.15%
	Esaver Iss 22 A	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 10 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 10 Annual	£25,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 10 Annual	£50,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 11 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 11 Annual	£25,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 11 Annual	£50,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 12 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 12 Annual	£25,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 12 Annual	£50,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 13 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 13 Annual	£25,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 13 Annual	£50,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 14 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 14 Annual	£25,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 14 Annual	£50,000	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 15 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
	Esaver Issue 15 Annual	£25,000	2.40%	-	2.40%	2.05%	-	2.05%
Esaver Issue 15 Annual	£50,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 16 A	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 16 A	£25,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 16 A	£50,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 17 A	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 17 A	£25,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 17 A	£50,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 18 A	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 18 A	£25,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 18 A	£50,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 19 A	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 19 A	£25,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 19 A	£50,000	2.40%	-	2.40%	2.05%	-	2.05%	
E-Saver Issue 2 Annual	£1	2.50%	-	2.50%	2.15%	-	2.15%	
E-Saver Issue 2 Monthly 6941	£1	-	2.47%	2.50%	-	2.13%	2.15%	
Esaver Issue 20 A	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 20 A	£25,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 20 A	£50,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 21 A	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 21 A	£15,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 21 A	£30,000	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 3 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%	
Esaver Issue 4 Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%	

Home Saver 6 A	£1	2.30%	-	2.30%	2.30%	-	2.30%
Home Saver Issue 2	£1	2.30%	-	2.30%	2.05%	-	2.05%
Limited Access Saver Annual	£1	3.10%	-	3.10%	2.85%	-	2.85%
Limited Access Saver Issue 2	£1	3.10%	-	3.10%	2.85%	-	2.85%
Limited Edition Esaver Annual	£1	2.40%	-	2.40%	2.05%	-	2.05%
Limited Edition Esaver Annual Issue 2	£1	2.40%	-	2.40%	2.05%	-	2.05%
Matured Funds Issue 2	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 2 Ann	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 3	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 3 Anniversary	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 4	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 5	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 6	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 7	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 8	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Funds Issue 9 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Saver 2 A	£1	2.75%	-	2.75%	2.40%	-	2.40%
Matured Saver 3 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Saver 4 A	£1	2.80%	-	2.80%	2.45%	-	2.45%
Matured Saver 5 A	£1	2.30%	-	2.30%	2.30%	-	2.30%
Matured Tracker Account	£1	2.30%	-	2.30%	2.05%	-	2.05%
Matured Tracker Account	£500	2.30%	-	2.30%	2.05%	-	2.05%
Matured Tracker Account	£2,000	2.30%	-	2.30%	2.05%	-	2.05%
Matured Tracker Account	£5,000	2.30%	-	2.30%	2.05%	-	2.05%
Matured Tracker Account	£25,000	2.30%	-	2.30%	2.05%	-	2.05%
Matured Tracker Account	£100,000	2.30%	-	2.30%	2.05%	-	2.05%
Maturity Easy Access (Hbs)	£1	2.30%	-	2.30%	2.05%	-	2.05%
My Branch Saver Iss 2 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
My Branch Saver Iss 2 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
My Branch Saver Iss 3 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
My Branch Saver Iss 3 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
My Online Saver Iss 1 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
My Online Saver Iss 1 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
My Online Saver Iss 3 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
My Online Saver Iss 3 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Online Everyday Saver Annual	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Everyday Saver Issue 2 Annual	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Everyday Saver Issue 2 Monthly	£1	-	2.28%	2.30%	-	2.03%	2.05%
Online Everyday Saver Issue 3 Annual	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Everyday Saver Issue 3 Monthly	£1	-	2.28%	2.30%	-	2.03%	2.05%
Online Everyday Saver Monthly	£1	-	2.28%	2.30%	-	2.03%	2.05%
Online Matured Funds Issue 2	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 2 Anniversary	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 3	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 3 Anniversary	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 4	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 5	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 6	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 7	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 8	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Matured Funds Issue 9 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Saver Issue 1	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Saver Issue 2	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Saver Issue 2 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Online Saver Issue 3	£1	2.30%	-	2.30%	2.05%	-	2.05%
Online Saver Issue 3 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Online Triple Access Iss 3 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Online Triple Access Iss 4 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Online Triple Access Iss 5 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Online Triple Access Issue 1 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Retirement Saver A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Retirement Saver Issue 2 Annual	£1	2.30%	-	2.30%	2.05%	-	2.05%
Review Account Issue 15 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Review Account Issue 15 A	£1	2.75%	-	2.75%	2.50%	-	2.50%
Review Account Issue 16 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Review Account Issue 16 A	£1	2.75%	-	2.75%	2.50%	-	2.50%
Services Home Saving Scheme	£1	4.25%	-	4.25%	4.00%	-	4.00%
Services Home Saving Scheme	£30	4.25%	-	4.25%	4.00%	-	4.00%
Single Access Saver 2 A	£1	3.90%	-	3.90%	3.65%	-	3.65%
Single Access Saver 3 A	£1	3.90%	-	3.90%	3.65%	-	3.65%
Single Access Saver 4 A	£1	3.90%	-	3.90%	3.65%	-	3.65%
Single Access Saver 5 A	£15,000	3.90%	-	3.90%	3.65%	-	3.65%
Single Access Saver 6 A	£15,000	3.90%	-	3.90%	3.65%	-	3.65%
Single Access Saver 7 A	£1	3.90%	-	3.90%	3.65%	-	3.65%
Single Access Saver 8 A	£1	3.90%	-	3.90%	3.65%	-	3.65%

Single Access Saver Iss 1 A	£1	3.90%	-	3.90%	3.65%	-	3.65%
Small Balance (Deposit)	£1	2.30%	-	2.30%	2.05%	-	2.05%
Small Balance (Deposit)	£1	2.30%	-	2.30%	2.05%	-	2.05%
Small Balance (Share)	£1	2.30%	-	2.30%	2.05%	-	2.05%
Small Balance (Share)	£1	2.30%	-	2.30%	2.05%	-	2.05%
Triple Access Iss 3 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Iss 4 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Iss 5 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Issue 1 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Saver 7 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Saver 8 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Saver Iss 6 A	£5,000	2.90%	-	2.90%	2.65%	-	2.65%
Triple Access Saver Iss 6 M	£5,000	-	2.86%	2.90%	-	2.62%	2.65%
Trust Saver 4 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Trust Saver 4 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Trust Saver Iss 3 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Trust Saver Iss 3 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Trust Saver Issue 1 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Trust Saver Issue 1 A	£10,000	2.30%	-	2.30%	2.05%	-	2.05%
Trust Saver Issue 1 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Trust Saver Issue 1 M	£10,000	-	2.28%	2.30%	-	2.03%	2.05%
Trust Saver Issue 2 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Trust Saver Issue 2 M	£1	-	2.28%	2.30%	-	2.03%	2.05%

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.

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

Bonus Products Rate Changes

Effective from 26th January 2026



Product Description	Tier	Current Rate			New Rate		
		Annually	Monthly	AER	Annually	Monthly	AER
Bonus Cash ISA 11 (No Bonus)	£1	2.30%	-	2.30%	2.05%	-	2.05%
Bonus Cash ISA Iss 13 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Bonus Cash ISA Iss 13 A	£1	2.40%	-	2.40%	2.15%	-	2.15%
Bonus Cash ISA No Bonus Iss 13 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Bonus Cash ISA Saver 16 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Bonus Cash ISA Saver 16 A	£1	4.13%	-	4.13%	3.88%	-	3.88%
Bonus Cash ISA Saver Iss 14 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Bonus Cash ISA Saver Iss 14 A	£1	3.15%	-	3.15%	2.80%	-	2.80%
Bonus Cash ISA Saver Iss 15 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Bonus Cash ISA Saver Iss 15 A	£1	3.50%	-	3.50%	3.15%	-	3.15%
Branch Bonus Cash ISA Saver 16 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Bonus Cash ISA Saver 16 A	£1	4.13%	-	4.13%	3.88%	-	3.88%
Branch Bonus Cash ISA Saver Iss 14 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Bonus Cash ISA Saver Iss 14 A	£1	3.15%	-	3.15%	2.85%	-	2.85%
Branch Bonus Cash ISA Saver Iss 15 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Bonus Cash ISA Saver Iss 15 A	£1	3.50%	-	3.50%	3.15%	-	3.15%
Branch Fa Bonus Cash ISA Saver 3 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Fa Bonus Cash ISA Saver 3 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
Branch Fa Bonus Cash ISA Saver 4 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Fa Bonus Cash ISA Saver 4 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
Branch Fa Bonus Cash ISA Saver 5 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Fa Bonus Cash ISA Saver 5 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
Branch Fa Bonus Cash ISA Saver 6 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Fa Bonus Cash ISA Saver 6 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
Branch Fa Bonus Cash ISA Saver 7 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Fa Bonus Cash ISA Saver 7 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
Branch Fa Bonus Cash ISA Saver 8 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Fa Bonus Cash ISA Saver 8 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
Branch Fa Bonus Cash ISA Saver 9 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Branch Fa Bonus Cash ISA Saver 9 A	£1	4.20%	-	4.20%	3.95%	-	3.95%
Branch Fa Bonus Cash ISA Saver Iss 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Fa Bonus Cash ISA Saver Iss 1 A	£1	3.60%	-	3.60%	3.25%	-	3.25%
Branch Fa Bonus Cash ISA Saver Iss 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Branch Fa Bonus Cash ISA Saver Iss 2 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
Cash ISA (Nb) Issue 12 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (Nb) Issue 12.2 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (No Bonus) 4 A 8000	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (No Bonus) 4 M 8002	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA (No Bonus) 5 A 8483	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (No Bonus) 5 M 8485	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA (No Bonus) 5 M 9034	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA (No Bonus) 6 A 8513	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (No Bonus) 6 M 8515	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA (No Bonus) 7 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (No Bonus) 7 M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA (No Bonus) A	£1	2.30%	-	2.30%	2.05%	-	2.05%
Cash ISA (No Bonus) M	£1	-	2.28%	2.30%	-	2.03%	2.05%
Cash ISA 3 (No Bonus) Annual	£1	2.30%	-	2.30%	2.05%	-	2.05%
Fa Bonus Cash ISA Saver 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
Fa Bonus Cash ISA Saver 1 A	£1	3.90%	-	3.90%	3.55%	-	3.55%

Tax - Free

Gross	Bonus Saver Iss 9 A	£1	3.74%	-	3.74%	3.39%	-	3.39%
	Branch Bonus Saver 10 A	£1	2.80%	-	2.80%	2.45%	-	2.45%
	Branch Bonus Saver 10 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Branch Bonus Saver 11 A	£1	2.55%	-	2.55%	2.20%	-	2.20%
	Branch Bonus Saver 11 A	£1	3.86%	-	3.86%	3.51%	-	3.51%
	Branch Bonus Saver 12 A	£1	2.55%	-	2.55%	2.20%	-	2.20%
	Branch Bonus Saver 12 A	£1	4.25%	-	4.25%	3.90%	-	3.90%
	Branch Bonus Saver 13 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Bonus Saver 13 A	£1	4.12%	-	4.12%	3.87%	-	3.87%
	Branch Bonus Saver 14 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Bonus Saver 14 A	£1	4.16%	-	4.16%	3.91%	-	3.91%
	Branch Bonus Saver 15 A Effective from 16/02/2026	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Bonus Saver 15 A Effective from 16/02/2026	£1	4.00%	-	4.00%	3.75%	-	3.75%
	Branch Bonus Saver Iss 8 A	£1	2.70%	-	2.70%	2.35%	-	2.35%
	Branch Bonus Saver Iss 8 A	£1	3.32%	-	3.32%	2.97%	-	2.97%
	Branch Bonus Saver Iss 9 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Bonus Saver Iss 9 A	£1	3.74%	-	3.74%	3.39%	-	3.39%
	Branch Fa Bonus Saver 3 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Fa Bonus Saver 3 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Branch Fa Bonus Saver 4 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Fa Bonus Saver 4 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Branch Fa Bonus Saver 5 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Fa Bonus Saver 5 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
	Branch Fa Bonus Saver 6 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Fa Bonus Saver 6 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
	Branch Fa Bonus Saver 7 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Fa Bonus Saver 7 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
	Branch Fa Bonus Saver 8 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Branch Fa Bonus Saver 8 A	£1	4.20%	-	4.20%	3.95%	-	3.95%
	Branch Fa Bonus Saver Iss 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Fa Bonus Saver Iss 1 A	£1	3.70%	-	3.70%	3.35%	-	3.35%
	Branch Fa Bonus Saver Iss 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Fa Bonus Saver Iss 2 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Branch Member Bonus Saver 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Member Bonus Saver 1 A	£1	4.20%	-	4.20%	3.85%	-	3.85%
	Branch Member Bonus Saver 2 A	£1	2.55%	-	2.55%	2.20%	-	2.20%
	Branch Member Bonus Saver 2 A	£1	4.75%	-	4.75%	4.40%	-	4.40%
	Branch Skipton Group Bonus Saver A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Branch Skipton Group Bonus Saver A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Fa Bonus Saver 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Fa Bonus Saver 1 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Fa Bonus Saver 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Fa Bonus Saver 2 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Fa Bonus Saver 3 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Fa Bonus Saver 3 A	£1	3.90%	-	3.90%	3.55%	-	3.55%
	Fa Bonus Saver 5 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Fa Bonus Saver 5 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
	Fa Bonus Saver 6 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Fa Bonus Saver 6 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
	Fa Bonus Saver 7 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Fa Bonus Saver 7 A	£1	3.95%	-	3.95%	3.70%	-	3.70%
	Fa Bonus Saver 8 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Fa Bonus Saver 8 A	£1	4.20%	-	4.20%	3.95%	-	3.95%
	Limited Edition Online Saver (No Bonus)	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Member Bonus Saver 1 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Member Bonus Saver 1 A	£1	4.20%	-	4.20%	3.85%	-	3.85%
	Member Bonus Saver 2 A	£1	2.55%	-	2.55%	2.20%	-	2.20%
	Member Bonus Saver 2 A	£1	4.75%	-	4.75%	4.40%	-	4.40%
	Online Saver (Nb) Issue 7 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Online Saver Issue 5 (No Bonus)	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Online Saver Issue 6 (No Bonus)	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Online Saver Issue 6.2 (No Bonus)	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Review Saver Iss 1 A	£1	2.30%	-	2.30%	2.05%	-	2.05%
	Skipton Group Bonus Saver 2 A	£1	2.50%	-	2.50%	2.15%	-	2.15%
	Skipton Group Bonus Saver 2 A	£1	3.90%	-	3.90%	3.55%	-	3.55%

Children Products Rate Changes

Effective from 26th January 2026



	Product Description	Tier	Current Rate			New Rate		
			Annually	Monthly	AER	Annually	Monthly	AER
Tax-Free	Cash Child Trust Fund 424	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Child Trust Fund Issue 2	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Child Trust Fund Issue 3	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Child Trust Fund Issue 4	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA (Hbs)	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA 10 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA 11 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA 12 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA 7 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA 8 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA 9 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA Iss 6 A	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA Issue 2	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA Issue 3	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA Issue 4	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Junior Cash ISA Issue 5	£1	3.50%	-	3.50%	3.25%	-	3.25%
	Gross	Children's Saver	£1	2.50%	-	2.50%	2.15%	-
Childrens Saver 10 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Saver 11 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Saver 12 A		£1	2.30%	-	2.30%	2.05%	-	2.05%
Childrens Saver 8 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Saver 9 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Saver Iss 6 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Saver Iss 7 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Saver Issue 2		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Saver Issue 3		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Saver Issue 4		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Saver Issue 5		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver 10 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Trust Saver 11 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Children's Trust Saver 12 A		£1	2.30%	-	2.30%	2.05%	-	2.05%
Childrens Trust Saver 2		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver 3		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver 8 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver 9 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver Iss 6 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver Iss 7 A		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver Issue 4		£1	2.50%	-	2.50%	2.15%	-	2.15%
Childrens Trust Saver Issue 5		£1	2.50%	-	2.50%	2.15%	-	2.15%
Leap 441		£1	2.30%	-	2.30%	2.05%	-	2.05%
Leap Account Issue 3		£1	2.50%	-	2.50%	2.15%	-	2.15%
Young Saver (Hbs)	£1	3.45%	-	3.45%	3.10%	-	3.10%	

Notice Products Rate Changes

Effective from 26th January 2026



	Product Description	Tier	Current Rate			New Rate		
			Annually	Monthly	AER	Annually	Monthly	AER
Tax Free	60 Day Notice ISA Iss 1 A	£1	2.80%	-	2.80%	2.45%	-	2.45%
	60 Day Notice ISA Iss 1 A	£1	2.80%	-	2.80%	2.45%	-	2.45%
	Cash ISA (Hbs)	£1	2.40%	-	2.40%	2.15%	-	2.15%
	Cash ISA (Hbs)	£500	2.40%	-	2.40%	2.15%	-	2.15%
	Cash ISA (Hbs)	£3,000	2.40%	-	2.40%	2.15%	-	2.15%
	Cash ISA (Hbs)	£500	2.40%	-	2.40%	2.15%	-	2.15%
	Cash ISA (Hbs)	£3,000	2.40%	-	2.40%	2.15%	-	2.15%
	Cash ISA 90 Issue 1 (Hbs)	£8,000	2.60%	-	2.60%	2.35%	-	2.35%
	Cash ISA 90 Issue 2 (Hbs)	£15,000	2.60%	-	2.60%	2.35%	-	2.35%
	Cash ISA 90 Issue 2 (Hbs)	£8,000	2.60%	-	2.60%	2.35%	-	2.35%
	120 Day Notice Account	£1	2.75%	-	2.75%	2.45%	-	2.45%
	120 Day Notice Account 6304	£1	2.75%	-	2.75%	2.45%	-	2.45%
	120 Day Notice Account Issue 3	£1	2.75%	-	2.75%	2.45%	-	2.45%
	120 Day Notice Account Issue 4	£1	2.75%	-	2.75%	2.45%	-	2.45%
	120 Day Notice Account Issue 4	£1	2.75%	-	2.75%	2.45%	-	2.45%
120 Day Notice Account Issue 5	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Account Issue 6	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Iss 10 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Iss 10 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Issue 11 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Issue 7 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Issue 8 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Issue 8 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Issue 9 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Issue 9 A	£1	2.75%	-	2.75%	2.45%	-	2.45%	
120 Day Notice Saver 13 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 13 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 14 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 14 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 15 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 15 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 16 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver 16 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver Iss 12 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
120 Day Notice Saver Iss 12 A	£1	2.80%	-	2.80%	2.45%	-	2.45%	
30 Day Notice Account 1976	£1	2.40%	-	2.40%	2.15%	-	2.15%	
45 Day Notice Account 6704	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 2 6960	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 3 7439	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 4 7810	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 5	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 6	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 6	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 7	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Account Issue 7	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Issue 8 A	£1	2.45%	-	2.45%	2.20%	-	2.20%	
45 Day Notice Issue 8 A	£1	2.45%	-	2.45%	2.20%	-	2.20%	
60 Day Notice Account 6303	£1	2.50%	-	2.50%	2.25%	-	2.25%	
60 Day Notice Account Issue 2	£1	2.50%	-	2.50%	2.25%	-	2.25%	
60 Day Notice Account Issue 3	£1	2.50%	-	2.50%	2.25%	-	2.25%	
60 Day Notice Account Issue 4	£1	2.50%	-	2.50%	2.25%	-	2.25%	
60 Day Notice Issue 5 A	£1	2.60%	-	2.60%	2.25%	-	2.25%	
60 Day Notice Issue 5 A	£1	2.60%	-	2.60%	2.25%	-	2.25%	
90 Day Notice Account	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account 1977	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 2	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 3	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 4	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 5	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 5	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 6	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 6	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Account Issue 7	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Issue 8 A	£1	2.60%	-	2.60%	2.35%	-	2.35%	
90 Day Notice Issue 8 A	£1	2.60%	-	2.60%	2.35%	-	2.35%	
Charities Notice (Hbs)	£10,000	2.50%	-	2.50%	2.25%	-	2.25%	
Charities Notice (Hbs)	£1	2.50%	-	2.50%	2.25%	-	2.25%	
Charities Notice (Hbs)	£10,000	2.50%	-	2.50%	2.25%	-	2.25%	

Tracker Products Rate Changes

Effective from 23rd December 2025



	Product Description	Tier	Current Rate			New Rate			
			Annually	Monthly	AER	Annually	Monthly	AER	
Tax Free	Branch Cash ISA Base Rate Tracker 6 A	£1	3.65%	-	3.65%	3.40%	-	3.40%	
	Cash ISA Base Rate Tracker 6 A	£1	3.65%	-	3.65%	3.40%	-	3.40%	
	Cash ISA Base Rate Tracker 6 M	£1	-	3.59%	3.65%	-	3.35%	3.40%	
	Branch Cash ISA Base Rate Tracker 7 A	£1	3.75%	-	3.75%	3.50%	-	3.50%	
	Branch Cash ISA Base Rate Tracker 8 A	£1	3.85%	-	3.85%	3.60%	-	3.60%	
	Branch Cash ISA Base Rate Tracker 9 A	£1	4.16%	-	4.16%	3.91%	-	3.91%	
	Branch Cash ISA Tracker Iss 3 A	£1	3.10%	-	3.10%	2.85%	-	2.85%	
	Branch Cash ISA Tracker Iss 3 M	£1	-	3.06%	3.10%	-	2.81%	2.85%	
	Branch Cash ISA Tracker Iss 5 A	£1	3.45%	-	3.45%	3.20%	-	3.20%	
	Branch Cash ISA Tracker Iss 5 M	£1	-	3.40%	3.45%	-	3.15%	3.20%	
	Cash ISA Base Rate Tracker 7 A	£1	3.75%	-	3.75%	3.50%	-	3.50%	
	Cash ISA Base Rate Tracker 8 A	£1	3.85%	-	3.85%	3.60%	-	3.60%	
	Cash ISA Base Rate Tracker 9 A	£1	4.16%	-	4.16%	3.91%	-	3.91%	
	Cash ISA Tracker Iss 3 A	£1	3.10%	-	3.10%	2.85%	-	2.85%	
	Cash ISA Tracker Iss 3 M	£1	-	3.06%	3.10%	-	2.81%	2.85%	
	Cash ISA Tracker Iss 4 A	£1	2.75%	-	2.75%	2.50%	-	2.50%	
	Cash ISA Tracker Iss 5 A	£1	3.45%	-	3.45%	3.20%	-	3.20%	
	Cash ISA Tracker Iss 5 M	£1	-	3.40%	3.45%	-	3.15%	3.20%	
	Gross	Base Rate Tracker 6 A	£1	3.65%	-	3.65%	3.40%	-	3.40%
		Base Rate Tracker 6 M	£1	-	3.59%	3.65%	-	3.35%	3.40%
		Branch Base Rate Tracker 6 A	£1	3.65%	-	3.65%	3.40%	-	3.40%
		Branch Base Rate Tracker 6 M	£1	-	3.59%	3.65%	-	3.35%	3.40%
		2Yr Base Rate Tracker Bond 1 A	£500	4.00%	-	4.00%	3.75%	-	3.75%
		2Yr Base Rate Tracker Bond 2 A	£500	4.00%	-	4.00%	3.75%	-	3.75%
2Yr Base Rate Tracker Bond 3 A		£500	4.00%	-	4.00%	3.75%	-	3.75%	
2Yr Base Rate Tracker Branch Bond 1 A		£500	4.00%	-	4.00%	3.75%	-	3.75%	
2Yr Base Rate Tracker Branch Bond 2 A		£500	4.00%	-	4.00%	3.75%	-	3.75%	
2Yr Base Rate Tracker Branch Bond 3 A		£500	4.00%	-	4.00%	3.75%	-	3.75%	
Base Rate Tracker Iss 5 A		£1	3.81%	-	3.81%	3.56%	-	3.56%	
Base Rate Tracker Iss 5 M		£1	-	3.75%	3.82%	-	3.51%	3.57%	
Branch Base Rate Tracker Iss 5 A		£1	3.81%	-	3.81%	3.56%	-	3.56%	
Branch Base Rate Tracker Iss 5 M		£1	-	3.75%	3.82%	-	3.51%	3.57%	
Branch Member Regular Saver 3 A		£1	7.00%	-	7.00%	6.75%	-	6.75%	
Branch Member Regular Saver 4 A		£1	6.00%	-	6.00%	5.75%	-	5.75%	
Branch Member Regular Saver 5 A		£1	6.00%	-	6.00%	5.75%	-	5.75%	
Branch Regular Saver 1 A		£1	5.50%	-	5.50%	5.25%	-	5.25%	
Branch Regular Saver 2 A		£1	5.50%	-	5.50%	5.25%	-	5.25%	
Branch Tracker Account Iss 4 A		£1	2.90%	-	2.90%	2.65%	-	2.65%	
Branch Tracker Account Iss 4 M		£1	-	2.86%	2.90%	-	2.62%	2.65%	
Member Reg Saver Iss 2 A		£1	7.50%	-	7.50%	7.25%	-	7.25%	
Member Regular Saver 3 A		£1	7.00%	-	7.00%	6.75%	-	6.75%	
Member Regular Saver 4 A		£1	6.00%	-	6.00%	5.75%	-	5.75%	
Member Regular Saver 5 A		£1	6.00%	-	6.00%	5.75%	-	5.75%	
Regular Saver 1 A		£1	5.50%	-	5.50%	5.25%	-	5.25%	
Regular Saver 2 A		£1	5.50%	-	5.50%	5.25%	-	5.25%	
Skipton Tracker Saver 2523		£1	4.00%	-	4.00%	3.75%	-	3.75%	
Skipton Tracker Saver Online 2524		£1	4.00%	-	4.00%	3.75%	-	3.75%	
Tracker Account Iss 3 M		£1	-	3.06%	3.10%	-	2.81%	2.85%	
Tracker Account Iss 4 A		£1	2.90%	-	2.90%	2.65%	-	2.65%	
Tracker Account Iss 4 M		£1	-	2.86%	2.90%	-	2.62%	2.65%	

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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