# **Closed Variable Accounts**

Last updated: 16 April 2025

## Easy Access Products



Product Description	Issue	Tier	Annually	Monthly	AE
Branch Cash ISA / Online Cash ISA	1 - 3	£1+	2.80%	2.76%	2.8
Branch Cash ISA Plus - <i>Guaranteed to never fall more than 1% below Bank of England Base Rate</i> Branch Cash ISA Saver	1	£1+	3.50%	0.010/	3.5
Branch Cash ISA Saver Branch Cash ISA Saver	2-6	£1 +	2.85% 3.05%	2.81% 3.01%	3.0
		LIT	3.03%		3.0
Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.90% below Bank of England Base Rate for 24 months	3	£1+	3.60%	3.54%	3.6
Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 1.25% below Bank of England Base Rate for 24 months	4	£1 +	3.25%	3.20%	3.2
Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.55% below Bank of England Base Rate for 24 months	5	£1+	3.95%	3.88%	3.9
Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.35% below Bank of England Base Rate for 12 months	6	£1+	4.15%	4.07%	4.1
Cash ISA Base Rate Tracker / Branch Cash ISA Base Rate Tracker - Tracks 0.25% below Bank of England Base Rate for 12 months	7	£1+	4.25%	N/A	4.2
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Cash ISA Saver / Cash eISA Saver / Cash ISA Saver Online / Online Cash ISA Saver / Accessible Cash eISA Saver Cash ISA Saver	1 - 17	£1 +	2.80%	2.76% 2.81%	2.8
Cash ISA Saver	19 - 23	£1+	3.05%	3.01%	3.0
Cash Lifetime ISA	1 - 7	£1+	2.80%	-	2.8
Child Trust Fund Matured Cash ISA	1	£1+	2.80%	-	2.8
Child Trust Fund Matured Cash ISA	2	£1+	2.80%	-	2.8
Child Trust Fund Matured Cash ISA	3	£1+	2.80%	-	2.8
Easy Access Cash ISA	1	£1+	2.80%		2.8
state Management Cash ISA	1-4	£1+	3.45%	-	3.
egacy Cash ISA	1 - 15	£1+	3.00%	-	3.0
imited Edition Cash ISA	1	£1+	2.80%	2.76%	2.
oyalty Cash ISA / Online Loyalty Cash ISA	1	£1+	2.80%	-	2.
ovalty Cash ISA Fixed End	1	£1+	2.80%	-	2.
of any observative Early factors (and the Carly factors) for a factority Cash ISA (ex. Holmesdale)	1	£500 +	2.80%	-	2.
Matured Cash ISA Saver / Branch Matured Cash ISA Saver	1	£1+	2.80%	-	2.
latured Cash ISA Saver / Branch Matured Cash ISA Saver	2-3	£1+	2.80%	-	2.
latured Cash ISA Funds / Online Matured Cash ISA Funds	3 - 8	£1+	2.80%	-	2
latured Cash ISA Funds	9	£1+	2.80%	-	2
Matured Cash ISA Funds	10	£1+	2.85%	-	2.
Matured Cash ISA Funds Anniversary	1	£1+	2.80%	-	2.
Inline Matured Cash ISA Funds	9	£1+	2.85%	-	2.
leview Cash ISA Saver	1	£1+	2.80%	-	2.
		£1 +	3.05%	-	3.
tep Up Cash ISA Saver / Branch Step Up Cash ISA Saver	1 - 2	£20k+	3.55%	-	3.
		£40k+	4.05%	-	4.
to Un Ocab IOA Course / Paragab Chap Un Ocab IOA Course	3	£1+	3.05%	-	3.
tep Up Cash ISA Saver / Branch Step Up Cash ISA Saver				-	3.
	3	£10k+	3.55%		4
Runar Cach ISA / Online Sunar Cach ISA		£20k+	4.10%	-	
Super Cash ISA / Online Super Cash ISA	1-2				
	1-2	£20k+ £1+	4.10% 2.80%	2.76%	2.
lase Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 0.90% below Bank of England Base Rate for 24 months	1-2	£20k + £1 +	4.10% 2.80% 3.60%	2.76%	3.
Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 0.90% below Bank of England Base Rate for 24 months Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 1.10% below Bank of England Base Rate for 24 months	3 4	£20k+ £1+	4.10% 2.80%	2.76%	3.
Super Cash ISA / Online Super Cash ISA  Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 0.90% below Bank of England Base Rate for 24 months  Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 1.10% below Bank of England Base Rate for 24 months  Base Rate Tracker Account / Branch Base Rate Tracker Account - Tracks 0.19% below Bank of England Base Rate for 24 months	1-2	£20k + £1 +	4.10% 2.80% 3.60%	2.76%	3. 3. 4.
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## **Bonus Products**

Product Description		Issue	Tier	Annually	Monthly	AER
Bonus Cash ISA / Online Bonus Cash ISA / Accessible Bonus Cash ISA	without bonus	3 - 13	£1+	2.80%	2.76%	2.80%
Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	14	£1+	3.70%	-	3.70%
Bolius Casil ISA / Brailcii Bolius Casil ISA	without bonus	14	LIT	3.05%	-	3.05%
Bonus Cash ISA / Branch Bonus Cash ISA	with bonus	15	£1+	4.05%	-	4.05%
Bolius Casil ISA / Brailell Bolius Casil ISA	without bonus	13	LIT	3.05%	-	3.05%
Branch FA Bonus Cash ISA Saver	ranch EA Panus Coch ISA Sover with bonus	1 £1+	4.15%	-	4.15%	
bidiicii FA Boilus Casii isa Savei	without bonus	'	LI.	3.05%	-	3.05%
Without bonus  Branch FA Bonus Cash ISA Saver  With bonus	2-5	£1+	4.45%	-	4.45%	
bidicii FA Boilus Casii ISA Savei	without bonus	2-3	LII	3.05%	-	3.05%
Cash ISA Plus	without bonus	1-2	£1+	2.80%	2.76%	2.80%
Cash ISA Saver Plus / Online Cash ISA Plus	without bonus	1	£1+	2.80%	2.76%	2.80%
FA Bonus Cash ISA Saver	with bonus	1-4	£1+	4.45%	-	4.45%
FA Bonus Cash ISA Saver	without bonus	1-4	£I+	3.05%	-	3.05%
Review Cash ISA	without bonus	6		2.85%	-	2.85%
Bonus Saver / Branch Bonus Saver	with bonus	8	£1+	3.87%	-	3.87%
Bollus Saver / Branch Bollus Saver	without bonus	۰	£1+	3.25%	-	3.25%
Bonus Saver / Branch Bonus Saver	with bonus	9	£1+	4.29%	-	4.29%
Bolius Savei / Braticii Bolius Savei	without bonus	,	£1+	3.05%	-	3.05%
Bonus Saver / Branch Bonus Saver	with bonus	10	£1 +	4.15%	-	4.15%
Bolius Saver / Branch Bolius Saver	without bonus	10	£1 +	3.05%	-	3.05%
Branch FA Bonus Saver	with bonus	1	£1+	4.25%	-	4.25%
Diancit A Bolius Savei	without bonus	'	£1+	3.05%	-	3.05%
Branch FA Bonus Saver	with bonus	2-4	£1+	4.45%	-	4.45%
	without bonus	2 4	£1+	3.05%	-	3.05%
FA Bonus Saver	with bonus	1-3	£1+	4.45%	-	4.45%
	without bonus		£1 +	3.05%	-	3.05%
Limited Edition Online Bonus Saver	without bonus	1	£1 +	2.80%	-	2.80%
Member Bonus Saver / Branch Member Bonus Saver	with bonus	1	£1 +	4.75%	-	4.75%
	without bonus		£1 +	3.05%	-	3.05%
Online Bonus Saver / Accessible Bonus Saver	without bonus	5 - 7	£1 +	2.80%	-	2.80%
Regular Savings - 1.50% conditional bonus - see product T&C's	without bonus	1	£1 +	2.80%	-	2.80%
Review Account	without bonus	15	£1+	2.80%	-	2.80%
Review Account	without bonus	16	£1+	2.80%	-	2.80%
Skipton Group Bonus Saver / Branch Skipton Group Bonus Saver	with bonus	1-2	£1 +	4.45%	-	4.45%
ompton or day a straig during a brain on only ton or day bonds duren	without bonus	1 2	£1 +	3.05%	-	3.05%

#### **Notice Products**

	Notice Froducts					
	Product Description	Issue	Tier	Annually	Monthly	AER
a	60 Day Notice Cash ISA Saver	1	£1 +	3.35%	-	3.35%
٤	Cash ISA (ex. Holmesdale) - 30 day notice	1	£500+	2.80%	-	2.80%
Tax	Cash ISA 90 (ex. Holmesdale)	1 - 2	£500+	2.95%	-	2.95%
	30 Day Notice Account	1	£1 +	2.80%	-	2.80%
	45 Day Notice Account	1 - 4	£100 +	2.85%	-	2.85%
	45 Day Notice Account	5-8	£1 +	2.85%	-	2.85%
	60 Day Notice Account	1 - 4	£1 +	2.90%	-	2.90%
	60 Day Notice Account	5	£1 +	3.15%	-	3.15%
	90 Day Notice Account	1 - 8	£1 +	3.00%	-	3.00%
6	120 Day Notice Account	1 - 10	£1 +	3.15%	-	3.15%
Ä	120 Day Notice Account	11 - 14	£1+	3.35%	-	4.10%
_	Charities Notice (ex. Holmesdale) - 60 day notice	1	£500 +	2.90%	-	2.90%
	Holmesdale 30 (ex. Holmesdale)	1	£2.5k+	2.80%	2.76%	2.80%
	Holmesdale Business 60 (ex. Holmesdale) / Holmesdale Business 60 Share (ex. Holmesdale)	1	£500 +	2.90%	-	2.90%
	Holmesdale Business 90 (ex. Holmesdale) / Holmesdale Business 90 Share (ex. Holmesdale)	1	£500 +	3.00%	-	3.00%
	Save 35 (ex. Holmesdale)	1	£10k+	2.80%	-	2.80%
	Save 60 (ex. Holmesdale)	1	£10k+	2.90%	-	2.90%

#### Limited Access Products

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	Product Description	Issue	Tier	Annually	Monthly	AER
<b>Tax-free</b>	Quadruple Access Cash ISA Saver / Branch Quadruple Access Cash ISA Saver	1	£1+	4.35%	,	4.35%
	Double Access Saver / Branch Double Access Saver	1 - 4	£10k+	3.50%	-	3.50%
8	Limited Access Saver	1 - 2	£25k+	3.50%	-	3.50%
18	Single Access Saver / Branch Single Access Saver	1-6	£15k+	4.15%	-	4.15%
	Triple Access Saver / Branch Triple Access Saver / Online Triple Access Saver	1 - 8	£5k +	3.25%	3.20%	3.25%

#### No Access Products

Product Description	Issue	Tier	Annually	Monthly	AER
2 Year Base Rate Tracker Bond / 2 Year Base Rate Tracker Branch Bond - Tracks Bank of England Base Rate	1-3	£500+	4.50%	-	4.50%

### Children's Products

	Product Description	Jeous	Tier	Annually	Monthly	AER
_		Issue	Her	Annually	MOHULLY	AER
	Child Trust Fund - Guaranteed to never fall more than 1% below Bank of England Base Rate	1 - 4	£1 +	4.00%	-	4.00%
Ι.	≗ Junior Cash ISA	2 - 9	£1+	4.00%	-	4.00%
	Junior Cash ISA (ex. Holmesdale)	1	£1 +	4.00%	1	4.00%
	Children's Saver	1 - 9	£1 +	3.05%	-	3.05%
	φ   Children's Trust Saver	1-9	£1+	3.05%	-	3.05%
	Eeap Account	1	£1+	2.80%	-	2.80%
	Ueap Account	3	£1+	3.05%	-	3.05%
	Young Saver (ex. Holmesdale)	1	£10 +	4.00%	-	4.00%

#### 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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