

# Closed Variable Accounts

26 October 2018



## Easy Access Accounts

Product description	Gross pa/AER Variable
Branch Saver Issues 1, 2, 3, 4, 5 and 6	0.65%
Branch Saver Plus Issues 1, 2, 3, 4 and 5	0.65%
Branch eSaver Issues 1 and 2	1.15%
Clubs and Charities Issues 1 and 2	0.80%
Castle Money Rollover Access (annual and monthly interest)	0.60%
Castle Money Saver Issues 1 and 2	0.60%
Community Saver Issue 1	0.80%
Community Saver Issue 2	0.75%
Deposit Saver	0.60%
eSaver Issue 2	0.90%
eSaver Issues 3, 4, 5, 6, 7 and 8	1.15%
Estate Management Account	1.75%
Everyday Saver Issues 1, 2 and 3	0.70%
Limited Edition eSaver Issues 1 and 2	1.15%
Matured Funds Issues 1, 2, 3, 4, 5 and 6	0.75%
Matured Tracker Account	0.60%
My Savings	0.75%
Online Saver Issue 1	0.60%
Online Saver Issues 2 and 3	0.75%
Premium Deposit Account	0.50%
Retirement Saver Issue 1	1.00%
Services Home Saving Scheme (rate guarantee)	1.00%
Skipton Tracker Saver	1.00%

## Children's Accounts

Product description	Gross pa/AER Variable
Children's Saver Issue 1	2.30%
Children's Saver Issue 2	2.20%
Leap Account	0.65%
Leap Issue 3	2.30%

Product description	Tax-free pa/AER Variable
Child Trust Fund Issues 1 and 2	2.50%
Junior Cash ISA Issues 2 and 3	2.50%

## Limited Access Accounts

Product description	Gross pa/AER Variable
Super Tracker (guaranteed to track 0.52% above the Bank of England Base Rate until 30 June 2020)	1.27%
Online Super Tracker (guaranteed to track 0.52% above the Bank of England Base Rate until 30 June 2020)	1.27%

Product description	Tax-free pa/AER Variable
Super Tracker Cash ISA (guaranteed to track 0.52% above the Bank of England Base Rate until 30 June 2020)	1.27%
Online Super Tracker Cash ISA (guaranteed to track 0.52% above the Bank of England Base Rate until 30 June 2020)	1.27%

## Notice Accounts

Product description	Gross pa/AER Variable
30 Day Notice Account	1.05%
45 Day Notice Account Issues 1, 2, 3 and 4	1.10%
60 Day Notice Account Issues 2 and 4	1.25%
60 Day Notice Account Issue 3	1.10%
90 Day Notice Account	1.00%
90 Day Notice Account Issues 2 and 3	1.21%
120 Day Notice Account Issues 1 and 2	1.35%

## Notice (Tiered Accounts)

Product description	Tier	Gross pa/AER Variable
30 Day Notice Account	£1 - £24,999	0.90%
	£25,000+	1.00%
60 Day Notice Account	£1 - £24,999	0.95%
	£25,000+	1.00%
90 Day Notice Account	£1 - £24,999	1.10%
	£25,000+	1.20%
120 Day Notice Account	£1 - £24,999	1.20%
	£25,000+	1.30%

## Super Cash ISA (Tiered Accounts)

Product description	Tier	Tax-free pa/AER Variable
Online Super ISA Issue 2	£1 - £19,999	0.75%
	£20,000 - £49,999	1.00%
	£50,000+	1.25%
Super ISA Issue 2	£1 - £19,999	0.75%
	£20,000 - £49,999	1.00%
	£50,000+	1.25%

## Cash ISAs

Product description	Tax-free pa/AER Variable
Cash ISA Issues 1 and 2	1.15%
Cash ISA NSPCC	0.60%
ISA Saver Issues 1, 3, 4 and 6	1.10%
ISA Saver Issue 2	0.90%
ISA Saver Issue 5	0.85%
ISA Saver Issue 7	1.15%
Legacy ISA Issues 1 and 2	1.00%
Limited Edition Cash ISA	1.10%
Loyalty ISA	0.90%
Matured ISA Funds	0.80%
Matured ISA Funds Issues 3, 4 and 5	0.80%
Branch Cash ISA Issue 1	0.60%
Branch Cash ISA Issue 2	0.95%
Branch Cash ISA Issue 3	0.85%
Branch Cash ISA Plus	1.05%

## Accounts with introductory bonus rate

Product description	Variable rate including bonus	Variable rate after bonus rate has expired
Bonus Cash ISA Issue 3 (12 month bonus)	1.50% tax-free pa/AER	1.15% tax-free pa/AER
Bonus Cash ISA Issue 4 (12 month bonus)	1.50% tax-free pa/AER	1.20% tax-free pa/AER
Bonus Cash ISA Issue 5 (12 month bonus)	1.40% tax-free pa/AER	1.15% tax-free pa/AER
Bonus Cash ISA Issue 6 (12 month bonus)	1.25% tax-free pa/AER	1.20% tax-free pa/AER
Bonus Cash ISA Issue 7 (12 month bonus)	1.35% tax-free pa/AER	1.10% tax-free pa/AER
Bonus Cash ISA Issue 8 (12 month bonus)	1.45% tax-free pa/AER	1.10% tax-free pa/AER
Bonus Saver (12 month bonus)	1.25% gross pa/AER	1.00% gross pa/AER
Cash ISA Plus (12 month bonus)	1.47% tax-free pa/AER	1.20% tax-free pa/AER
Limited Edition Online Bonus Saver (12 month bonus)	1.27% gross pa/AER	1.16% gross pa/AER
Regular Savings (1.50% conditional bonus – see product terms and conditions)	2.10% gross pa/AER	0.60% gross pa/AER
Review Cash ISA Issue 3 (3 month bonus)	0.95% tax-free pa/0.80% AER	0.75% tax-free pa/AER
Review Account Issue 7 (6 month bonus)	1.35% gross pa/1.09% AER	0.60% gross pa/AER
Review Account Issue 8 (6 month bonus)	1.10% gross pa/0.95% AER	0.70% gross pa/AER
Review Account Issue 9 (3 month bonus)	1.00% gross pa/0.65% AER	0.70% gross pa/AER
Review Account Issue 10 (3 month bonus)	1.00% gross pa/0.63% AER	0.60% gross pa/AER
Review Account Issue 11 (3 month bonus)	0.75% gross pa/0.56% AER	0.60% gross pa/AER

**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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