

Previous interest rates

Issue date: 17 July 2025

Online Flexi Saver:

ONLINE FLEXI SAVER	Interest rate applies to entire balance when it's between £5,000 and £250,000
11/03/2025 - onwards	4.12% gross p.a. / 4.20% AER*
28/11/2024 – 10/03/2025	4.31% gross p.a. / 4.40% AER*
12/09/2024 – 27/11/2024	4.51% gross p.a. / 4.60% AER*
01/10/2023 - 11/09/2024	4.60% gross p.a. / 4.70% AER*
01/08/2023 - 30/09/2023	4.38% gross p.a. / 4.47% AER*
01/07/2023 - 31/07/2023	4.12% gross p.a. / 4.20% AER*
01/06/2023 - 30/06/2023	3.75% gross p.a. / 3.82% AER*
01/05/2023 - 31/05/2023	3.45% gross p.a. / 3.51% AER*
01/04/2023 - 30/04/2023	3.21% gross p.a. / 3.26% AER*
01/03/2023 - 31/03/2023	2.86% gross p.a. / 2.90% AER*
01/02/2023 - 28/02/2023	2.67% gross p.a. / 2.70% AER*

Notice Saver:

Interest rate applies to entire balance when it's between £5,000 and £250,000.

90-DAY NOTICE SAVER - ISSUE 5	AVAILABLE TO NEW APPLICATIONS
13/06/2025 - onwards	4.34% gross p.a. / 4.43% AER*

90-DAY NOTICE SAVER - ISSUE 4	
25/09/2025 - onwards	4.34% gross p.a. / 4.43% AER*
12/02/2025 – 24/09/2025	4.54% gross p.a. / 4.64% AER*

90-DAY NOTICE SAVER - ISSUE 3	
25/09/2025 - onwards	4.34% gross p.a. / 4.43% AER*
27/05/2025 - 24/09/2025	4.54% gross p.a. / 4.64% AER*
14/11/2024 – 26/05/2025	4.74% gross p.a. / 4.84% AER*

90-DAY NOTICE SAVER - ISSUE 2	
25/09/2025 - onwards	4.34% gross p.a. / 4.43% AER*
27/05/2025 - 24/09/2025	4.54% gross p.a. / 4.64% AER*
26/02/2025 - 26/05/2025	4.74% gross p.a. / 4.84% AER*
25/09/2024 - 25/02/2025	4.94% gross p.a. / 5.05% AER*

90-DAY NOTICE SAVER - ISSUE 1	
25/09/2025 - onwards	4.34% gross p.a. / 4.43% AER*
27/05/2025 - 24/09/2025	4.54% gross p.a. / 4.64% AER*
26/02/2025 - 26/05/2025	4.74% gross p.a. / 4.84% AER*
07/01/2025 - 25/02/2025	4.94% gross p.a. / 5.05% AER*
15/01/2024 - 06/01/2025	5.13% gross p.a. / 5.25% AER*
15/08/2023 - 14/01/2024	4.89% gross p.a. / 5.00% AER*
15/07/2023 - 14/08/2023	4.65% gross p.a. / 4.75% AER*
15/06/2023 - 14/07/2023	4.41% gross p.a. / 4.50% AER*

Fixed Rate Saver:

1-YEAR FIXED RATE SAVER	
17/07/2025 - current	4.25% gross p.a. / AER*
11/06/2025 - 16/07/2025	4.40% gross p.a. / AER*
17/05/2025 - 10/06/2025	4.36% gross p.a. / AER*
26/04/2025 - 16/05/2025	4.25% gross p.a. / AER*
05/04/2025 - 25/04/2025	4.30% gross p.a. / AER*
25/03/2025 - 04/04/2025	4.50% gross p.a. / AER*
08/02/2025 - 24/03/2025	4.35% gross p.a. / AER*
01/02/2025 - 07/02/2025	4.50% gross p.a. / AER*
07/01/2025 - 31/01/2025	4.60% gross p.a. / AER*
18/09/2024 - 06/01/2025	4.50% gross p.a. / AER*
06/09/2024 - 17/09/2024	4.70% gross p.a. / AER*
28/08/2024 - 05/09/2024	4.80% gross p.a. / AER*
12/08/2024 - 27/08/2024	4.89% gross p.a. / AER*
04/07/2024 - 11/08/2024	5.04% gross p.a. / AER*

2-YEAR FIXED RATE SAVER	
17/07/2025 - current	4.20% gross p.a. / AER*
17/05/2025 - 16/07/2025	4.30% gross p.a. / AER*

26/04/2025 – 16/05/2025	4.20% gross p.a. / AER*
08/02/2025 – 25/04/2025	4.35% gross p.a. / AER*
01/02/2025 – 07/02/2025	4.50% gross p.a. / AER*
10/01/2025 – 31/01/2025	4.60% gross p.a. / AER*
17/12/2024 – 09/01/2025	4.50% gross p.a. / AER*
18/09/2024 – 16/12/2024	4.30% gross p.a. / AER*
06/09/2024 – 17/09/2024	4.50% gross p.a. / AER*
12/08/2024 – 05/09/2024	4.60% gross p.a. / AER*
11/06/2024 – 11/08/2024	4.70% gross p.a. / AER*

3-YEAR FIXED RATE SAVER	
17/07/2025 - current	4.20% gross p.a. / AER*
17/05/2025 – 16/07/2025	4.30% gross p.a. / AER*
26/04/2025 – 16/05/2025	4.20% gross p.a. / AER*
08/02/2025 – 25/04/2025	4.35% gross p.a. / AER*
01/02/2025 – 07/02/2025	4.50% gross p.a. / AER*
10/01/2025 – 31/01/2025	4.60% gross p.a. / AER*
17/12/2024 – 09/01/2025	4.50% gross p.a. / AER*

*Your gross rate is the interest rate paid on your account before any tax is deducted. It is the rate of interest you'll earn. AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid once a year. The AER is intended to be an indicative rate to help you compare the return on different savings products.



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