

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Type of Account	Current Rates					Previous Rates			
	Code	Gross Rate % per annum	Net Rate % per annum	Monthly % Gross/Net	A.E.R. Rate % PA	Gross Rate % per annum	Net Rate % per annum	Monthly % Gross/Net	A.E.R Rate % PA
Instant Access									
Fully Paid Share £1+	12	0.05			0.05	0.00			0.00
Extra Special £10,000+ £10+	13	0.10 0.05			0.10 0.05	0.10 0.05			0.10 0.05
Super 60 £100,000+ £50,000+ £10,000+ £500+ £1+	37	0.50 0.25 0.10 0.05 0.05			0.50 0.25 0.10 0.05 0.05	0.50 0.25 0.10 0.05 N/A			0.50 0.25 0.10 0.05 N/A
50 Plus Tracker £100,000+ £50,000+ £25,000+ £10,000+ £1+	43 44 (M)	0.35 0.25 0.15 0.10 0.05		0.30 0.20 0.10 0.05 0.05	0.35/0.30 0.25/0.20 0.15/0.10 0.10/0.05 0.05/0.05	1.00 0.75 0.45 0.15 0.05		0.75 0.50 0.25 0.05 0.05	1.00/0.75 0.75/0.50 0.45/0.25 0.15/0.05 0.05/0.05

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Flexi Saver	99							
£10,000+		0.10			0.10	0.10		0.10
£10+		0.05			0.05	N/A		N/A
Easy Access Saver	399							
£25,000+		0.70			0.70	N/A		N/A
£10,000+		0.55			0.55	N/A		N/A
£1,000+		0.40			0.40	N/A		N/A
Cash ISA								
Regular Saver Cash ISA	203							
£50,000+		0.80			0.80	1.00		1.00
£25,000+		0.80			0.80	0.95		0.95
£100+		0.80			0.80	0.90		0.90
Cash ISA – TRISHA	202							
£50,000+		0.80			0.80	1.00		1.00
£25,000+		0.80			0.80	0.95		0.95
£100+		0.80			0.80	0.90		0.90
Cash ISA Transfer	217							
£50,000+		0.80			0.80	1.00		1.00
£25,000+		0.80			0.80	0.95		0.95
£100+		0.80			0.80	0.90		0.90
Cash ISA – 30 Day Notice	200							
£50,000+		0.80			0.80	1.00		1.00
£25,000+		0.80			0.80	0.95		0.95
£100+		0.80			0.80	0.90		0.90

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Cash ISA – 30 Day Notice	215							
£50,000+		0.80			0.80	1.00		1.00
£25,000+		0.80			0.80	0.95		0.95
£100+		0.80			0.80	0.90		0.90
Cash NISA 30 Day Notice	332							
£100+		0.80			0.80	0.90		0.90
Cash ISA 30 Day Notice Issue 2	352							
£100+		0.80			0.80	0.90		0.90
Cash ISA 30 Day Notice Issue 3	356							
£100+		0.80			0.80	0.90		0.90
Cash ISA 30 Day Notice Issue 4	358							
£100+		0.80			0.80	0.90		0.90
Cash ISA 45 Day Notice	367							
£100+		0.80			0.80	0.90		0.90
Cash ISA 45 Day Notice Issue 2	376							
£100+		0.80			0.80	0.90		0.90
Cash ISA 45 Day Notice Issue 3	378							
£100+		0.80			0.80	0.90		0.90
Cash ISA 45 Day Notice Issue 4	390							
£100+		0.80			0.80	0.90		0.90
Cash ISA – Instant	201							
£50,000+		0.70			0.70	0.90		0.90
£25,000+		0.70			0.70	0.85		0.85
£100+		0.70			0.70	0.80		0.80

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Cash ISA – Instant	216							
£50,000+		0.70			0.70	0.90		0.90
£25,000+		0.70			0.70	0.85		0.85
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 2	321							
£100+		0.70			0.70	0.80		0.80
Cash NISA Instant Issue 3	330							
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 4	351							
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 5	357							
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 6	368							
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 7	377							
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 8	379							
£100+		0.70			0.70	0.80		0.80
Cash ISA Instant Issue 9	391							
£100+		0.70			0.70	0.80		0.80
Five Year Fixed Rate ISA	392							
£100+		2.00			2.00	N/A		N/A
Cash ISA 45 Loyalty	403							
£100+		0.80			0.80	1.11		1.11

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Cash ISA Instant Loyalty £100+	404	0.70			0.70	1.01			1.01
Cash ISA 45 Day Notice Issue 5 £100+	401	0.80			0.80	1.06			1.06
Cash ISA Instant Issue 10 £100+	402	0.70			0.70	0.96			0.96
Five Year Fixed Rate ISA Issue 2 £100+	409	1.90			1.90	N/A			N/A
Two Year Fixed Rate ISA £100+	422	1.66			1.66	N/A			N/A
Three Year Fixed Rate ISA £100+	423	1.76			1.76	N/A			N/A
One Year Fixed Rate ISA Issue 3 £100+	424	1.71			1.71	N/A			N/A
Two Year Fixed Rate ISA Issue 2 £100+	425	1.81			1.81	N/A			N/A
Three Year Fixed Rate ISA Issue 2 100+	426	1.91			1.91	N/A			N/A
Five Year Fixed Rate ISA Issue 3 100+	427	2.11			2.11	N/A			N/A
One Year Fixed Rate ISA Issue 4 £100+	432	1.56			1.56	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



One Year Fixed Rate ISA Issue 5 £100+	433	1.50			1.50	N/A			N/A
Two Year Fixed Rate ISA Issue 3 £100+	434	1.60			1.60	N/A			N/A
Three Year Fixed Rate ISA Issue 3 £100+	435	1.70			1.70	N/A			N/A
Five Year Fixed Rate ISA Issue 4 £100+	436	1.90			1.90	N/A			N/A
Cash ISA 45 Issue 6 £100+	419	0.80			0.80	1.16			1.16
Cash ISA Instant Issue 11 £100+	420	0.70			0.70	1.06			1.06
One Year Fixed Rate ISA Issue 6 £100+	470	1.41			1.41	N/A			N/A
Two Year Fixed Rate ISA Issue 4 £100+	471	1.51			1.51	N/A			N/A
Three Year Fixed Rate ISA Issue 4 £100+	472	1.61			1.61	N/A			N/A
Five Year Fixed Rate ISA Issue 5 £100+	473	1.71			1.71	N/A			N/A
One Year Fixed Rate ISA Issue 7 £100+	477	1.30			1.30	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Two Year Fixed Rate ISA Issue 5 £100+	478	1.40			1.40	N/A			N/A
Three Year Fixed Rate ISA Issue 5 £100+	479	1.50			1.50	N/A			N/A
Five Year Fixed Rate ISA Issue 6 £100+	480	1.60			1.60	N/A			N/A
One Year Fixed Rate ISA Issue 8 £100+	487	1.20			1.20	N/A			N/A
Two Year Fixed Rate ISA Issue 6 £100+	488	1.30			1.30	N/A			N/A
Three Year Fixed Rate ISA Issue 6 £100+	489	1.40			1.40	N/A			N/A
Five Year Fixed Rate ISA Issue 7 £100+	490	1.50			1.50	N/A			N/A
Cash ISA 45 Issue 7 £100+	485	0.80			0.80	1.00			1.00
Cash ISA Instant Issue 12 £100+	486	0.70			0.70	0.90			0.90
One Year Fixed Rate ISA Issue 9 £100+	512	0.90			0.90	N/A			N/A
Two Year Fixed Rate ISA Issue 7 £100+	513	1.00			1.00	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Cash ISA Instant Deceased	207							
£50,000+		0.70			0.70	0.90		0.90
£25,000+		0.70			0.70	0.85		0.85
£100+		0.70			0.70	0.80		0.80
Cash ISA 30 Day Deceased	327							
£100+		0.70			0.70	0.90		0.90
One Year Fixed Rate ISA Issue 10	521							
£100+		0.75			0.75	N/A		N/A
Two Year Fixed Rate ISA Issue 8	522							
£100+		0.85			0.85	N/A		N/A
Cash ISA Instant Issue 13	515							
£100+		0.70			0.70	N/A		N/A
Children's Accounts								
Young Savers	93							
£500+		0.50			0.50	1.20		1.20
£250+		0.45			0.45	0.95		0.95
£100+		0.20			0.20	0.70		0.70
£1+		0.10			0.10	0.20		0.20
Junior Easy Saver Instant Access	319							
£10+		1.75			1.75	N/A		N/A
Junior Easy Saver Instant Access 2	349							
£10+		1.75			1.75	N/A		N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Monthly Savers									
Save to Buy £50+	95	1.00			1.00	4.25			4.25
Regular Saver £100+	111	1.00			1.00	1.30			1.30
Regular Saver Instant Access £100+	334	0.70			0.70	1.50			1.50
One Year Regular Saver Instant Access 2 £100+	336	0.70			0.70	1.45			1.45
Easy Saver Instant Access 2 £100+	348	0.70			0.70	1.50			1.50
One Year Regular Saver 3 Instant Access £100+	360	0.70			0.70	1.25			1.25
Society Anniversary Saver £100+	410	1.60			1.60	N/A			N/A
Loyalty Regular Saver £100+	415	2.00			2.00	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Limited Access									
28 Day Special	39 40 (M)								
£100,000+		0.60		0.50	0.60/0.50	1.00		0.75	1.00/0.75
£50,000+		0.45		0.30	0.45/0.30	0.45		0.30	0.45/0.30
£25,000+		0.30		0.10	0.30/0.10	0.30		0.10	0.30/0.10
£10,000+		0.25		0.05	0.25/0.05	0.25		0.05	0.25/0.05
£1+		0.05		N/A	0.05/N/A	0.05		N/A	0.05/N/A
Tracker 90 II	61								
£100,000+		1.00			1.00	0.95			0.95
£50,000+		1.00			1.00	0.85			0.85
£10,000+		0.65			0.65	0.65			0.65
£1+		0.05			0.05	0.05			0.05
Easy Access 2	68								
£50,000+		0.30			0.30	1.00			1.00
£25,000+		0.20			0.20	0.75			0.75
£10,000+		0.10			0.10	0.40			0.40
£1+		0.05			0.05	0.05			0.05
Instant 6	88								
£50,000		0.30			0.30	0.75			0.75
£25,000		0.20			0.20	0.55			0.55
£10,000+		0.15			0.15	0.35			0.35
£5,000+		0.10			0.10	0.10			0.10

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Select 90	108							
£50,000+		1.00			1.00	0.85		0.85
£25,000+		0.80			0.80	0.75		0.75
£5,000+		0.65			0.65	0.65		0.65
Access 60	121							
£10,000+		0.65			0.65	0.55		0.55
£1,000+		0.20			0.20	0.20		0.20
Access 50	124							
£50,000+		1.00			1.00	0.75		0.75
£25,000+		0.80			0.80	0.65		0.65
£10,000+		0.65			0.65	0.55		0.55
£5,000+		0.35			0.35	0.35		0.35
Access 65	132							
£50,000+		1.00			1.00	0.75		0.75
£25,000+		0.80			0.80	0.65		0.65
£10,000+		0.65			0.65	0.55		0.55
£5,000+		0.35			0.35	0.35		0.35
£1,000+		0.20			0.20	0.20		0.20
Access 70	307							
£50,000+		1.00			1.00	0.75		0.75
£25,000+		0.80			0.80	0.65		0.65
£10,000+		0.65			0.65	0.55		0.55
£5,000+		0.35			0.35	0.35		0.35
£1,000+		0.20			0.20	0.20		0.20

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Saver 75	322							
£50,000+		1.00			1.00	0.75		0.75
£25,000+		0.80			0.80	0.70		0.70
£10,000+		0.65			0.65	0.65		0.65
£5,000+		0.40			0.40	0.25		0.25
£1,000+		0.30			0.30	0.15		0.15
Saver 60	373							
£50,000+		1.00			1.00	0.75		0.75
£10,000+		0.65			0.65	0.60		0.60
£1,000+		0.45			0.45	0.40		0.40
100 Day Notice	416							
£50,000+		1.20			1.20	N/A		N/A
£10,000+		0.96			0.96	N/A		N/A
£1,000+		0.76			0.76	N/A		N/A
Maturity Bonus	381							
£100+ including bonus		0.80			0.80	N/A		N/A
£100+ excluding bonus		0.10			0.10	N/A		N/A
Limited Access Bonus	398							
£100+ including bonus		0.70			0.70	N/A		N/A
£100+ excluding bonus		0.10			0.10	N/A		N/A
Saver 65	386							
£50,000+		1.00			1.00	N/A		N/A
£10,000+		0.85			0.85	N/A		N/A
£1,000+		0.55			0.55	N/A		N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Bonds									
Three Year Fixed Rate Bond £5,000+	385	1.35			1.35	N/A			N/A
Five Year Fixed Rate Bond £5,000+	380	2.00			2.00	N/A			N/A
Two Year Fixed Rate Bond Issue 5 £5,000+	394	1.46			1.46	N/A			N/A
Three Year Fixed Rate Bond Issue 2 £5,000+	395	1.61			1.61	N/A			N/A
Five Year Fixed Rate Bond Issue 2 £5,000+	408	1.90			1.90	N/A			N/A
Two Year Fixed Rate Bond Issue 6 £5,000+	413	1.61			1.61	N/A			N/A
Three Year Fixed Rate Bond Issue 3 £5,000+	414	1.76			1.76	N/A			N/A
One Year Fixed Rate Bond Issue 15 £5,000+	428	1.71			1.71	N/A			N/A
Two Year Fixed Rate Bond Issue 7 £5,000+	429	1.81			1.81	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Three Year Fixed Rate Bond Issue 4 £5,000+	430								
		1.91			1.91	N/A			N/A
Five Year Fixed Rate Bond Issue 3 £5,000+	431								
		2.11			2.11	N/A			N/A
One Year Fixed Rate Bond Issue 16 £5,000+	437								
		1.56			1.56	N/A			N/A
Two Year Fixed Rate Bond Issue 8 £5,000+	438								
		1.71			1.71	N/A			N/A
Three Year Fixed Rate Bond Issue 5 £5,000+	439								
		1.81			1.81	N/A			N/A
Five Year Fixed Rate Bond Issue 4 £5,000+	440								
		2.01			2.01	N/A			N/A
One Year Fixed Rate Bond Issue 17 £5,000+	469								
		1.41			1.41	N/A			N/A
Two Year Fixed Rate Bond Issue 9 £5,000+	474								
		1.51			1.51	N/A			N/A
Three Year Fixed Rate Bond Issue 6 £5,000+	475								
		1.61			1.61	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



Five Year Fixed Rate Bond Issue 5 £5,000+	476	1.71			1.71	N/A			N/A
One Year Fixed Rate Bond Issue 18 £5,000+	481	1.30			1.30	N/A			N/A
Two Year Fixed Rate Bond Issue 10 £5,000+	482	1.40			1.40	N/A			N/A
Three Year Fixed Rate Bond Issue 7 £5,000+	483	1.50			1.50	N/A			N/A
Five Year Fixed Rate Bond Issue 6 £5,000+	484	1.60			1.60	N/A			N/A
One Year Fixed Rate Bond Issue 19 £5,000+	491	1.20			1.20	N/A			N/A
Two Year Fixed Rate Bond Issue 11 £5,000+	492	1.30			1.30	N/A			N/A
Three Year Fixed Rate Bond Issue 8 £5,000+	493	1.40			1.40	N/A			N/A
Five Year Fixed Rate Bond Issue 7 £5,000+	494	1.50			1.50	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .

Closed Accounts Interest Rates

The net rate shown is the rate which you may have received historically.

From the 6th April 2016, the net rate will no longer apply. All interest will be paid without tax deducted.



One Year Fixed Rate Bond Issue 20 £5,000+	516								
		0.90			0.90	N/A			N/A
Two Year Fixed Rate Bond Issue 12 £5,000+	517								
		1.00			1.00	N/A			N/A

Corporate									
Corporate One Year Fixed Rate Bond Issue 5 £25,000+	417								
		1.56			1.56	N/A			N/A
Corporate Two Year Fixed Rate Bond £25,000+	418								
		1.61			1.61	N/A			N/A
Corporate One Year Fixed Rate Bond Issue 6 £50,000+	453								
		1.41			1.41	N/A			N/A
Corporate Two Year Fixed Rate Bond Issue 2 £50,000+	454								
		1.46			1.46	N/A			N/A
Unincorporated One Year Fixed Rate Bond £50,000+	397								
		1.31			1.31	N/A			N/A

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year. Interest is paid annually unless stated.

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association.

Last amended 16/09/2020 .