

October 2022

SAVINGS ACCOUNTS WHICH ARE NO LONGER ON SALE

Account Rate correct as at 15 th August 2022	Current rates (Variable) Gross* % / AER** %
Company Deposit	
Premium Return	
Professional Account	
£100 - £1,000,000	0.65

Account Rate(s) correct as at 15 th August 2022	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 1	
£50,000 - £1,000,000	1.25
£30,000 - £49,999	1.20
£20,000 - £29,999	1.15
£10 - £19,999	1.10

Account Rate(s) correct as at 15 th August 2022	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 2	
£30,000 - £1,000,000	1.20
£20,000 - £29,999	1.15
£10 - £19,999	1.10

Account Rate(s) correct as at 15 th August 2022	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 3	
£60,000 - £1,000,000	1.20
£30,000 - £59,999	1.15
£10 - £29,999	1.10

Account Rate(s) correct as at 15 th August 2022	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 4	
£60,000 - £1,000,000	1.20
£30,000 - £59,999	1.15
£10 - £29,999	1.05

Account Rate correct as at 1 st October 2022	Current rates (Variable) Tax-free*** % / AER** %
Clockwork Regular ISA Saver Issue 1	
£20 - £1,000,000	2.00

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Account Rate correct as at 1 st October 2022	Current rates (Variable) Gross* % / AER** %
Clockwork Regular Saver Issue 1	
£20 - £1,000,000	2.00

Account Rate correct as at 1 st October 2022	Current rates (Variable) Gross* % / AER** %
Help to Buy: ISA	
£1 - £1,000,000	2.25

Account Rate correct as at 15 th August 2022	Current rates (Variable) Gross* % / AER** %
Postal 7 Day Notice Account Issue 11	
Postal 7 Day Notice Account Issue 10	
Postal 7 Day Notice Account Issue 9	
Postal 7 Day Notice Account Issue 8	
Postal 7 Day Notice Account Issue 7	
Postal 7 Day Notice Account Issue 6	
Postal 7 Day Notice Account Issue 5	
Postal 7 Day Notice Account Issue 4	
Postal 7 Day Notice Account Issue 3	
Postal 7 Day Notice Account Issue 2	
Postal 7 Day Notice Account Issue 1	
£500 - £1,000,000	0.65

Account Rate correct as at 15 th August 2022	Current rates (Variable) Gross* % / AER** % (includes 1% bonus)
Bonus Share	
£1,000 - £1,000,000	1.65

Account Rate correct as at 15 th August 2022	Current rates (Variable) Gross* % / AER** %
Family Assist Savings Account Issue 4	
Family Assist Savings Account Issue 3	
Family Assist Savings Account Issue 2	
Family Assist Savings Account Issue 1	
£10,000 - £1,000,000	0.75

Account Rate correct as at 15 th August 2022	Current rates (Variable) Gross* % / AER** %
Business 90	
£25,000 - £1,000,000	0.65

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FIXED RATE BONDS

Minimum investment - £500 (£5,000 for monthly income option)

Maximum investment - £1,000,000

1 Year Fixed Rate Bonds	Current rates Gross* % / AER** %
1 Year Fixed Rate Bond Issue 146	2.00
1 Year Fixed Rate Bond Issue 145	1.20
1 Year Fixed Rate Bond Issue 144	0.80
1 Year Fixed Rate Bond Issue 143	0.60
1 Year Fixed Rate Bond Issue 142	0.60
1 Year Fixed Rate Bond Issue 141	0.60
1 Year Fixed Rate Bond Issue 140	0.40
1 Year Fixed Rate Bond Issue 139	0.40
1 Year Fixed Rate Bond Issue 137	0.40
1 Year Fixed Rate Bond Issue 136	0.40
1 Year Fixed Rate Bond Issue 135	0.40

18 Month Fixed Rate Bond	Current rates Gross* % / AER** %
18 Month Fixed Rate Bond Issue 47	0.45
18 Month Fixed Rate Bond Issue 46	0.45
18 Month Fixed Rate Bond Issue 45	0.45
18 Month Fixed Rate Bond Issue 44	0.45
18 Month Fixed Rate Bond Issue 43	0.45
18 Month Fixed Rate Bond Issue 42	0.45
18 Month Fixed Rate Bond Issue 41	0.45
18 Month Fixed Rate Bond Issue 40	0.45
18 Month Fixed Rate Bond Issue 39	0.45
18 Month Fixed Rate Bond Issue 38	0.45
18 Month Fixed Rate Bond Issue 37	0.45
18 Month Fixed Rate Bond Issue 36	0.45

2 Year Fixed Rate Bonds	Current rates Gross* % / AER** %
2 Year Fixed Rate Bond Issue 142	2.50
2 Year Fixed Rate Bond Issue 141	2.25
2 Year Fixed Rate Bond Issue 140	2.00
2 Year Fixed Rate Bond Issue 139	1.75
2 Year Fixed Rate Bond Issue 138	1.50
2 Year Fixed Rate Bond Issue 137	1.50
2 Year Fixed Rate Bond Issue 136	0.50
2 Year Fixed Rate Bond Issue 135	0.50
2 Year Fixed Rate Bond Issue 134	0.50
2 Year Fixed Rate Bond Issue 133	0.50
2 Year Fixed Rate Bond Issue 132	0.50
2 Year Fixed Rate Bond Issue 131	0.50
2 Year Fixed Rate Bond Issue 130	0.50
2 Year Fixed Rate Bond Issue 129	0.50
2 Year Fixed Rate Bond Issue 128	0.50

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2 Year Fixed Rate Bond Issue 127	0.50
2 Year Fixed Rate Bond Issue 126	0.50
2 Year Fixed Rate Bond Issue 125	0.50
2 Year Fixed Rate Bond Issue 124	0.50
2 Year Fixed Rate Bond Issue 123	0.50
2 Year Fixed Rate Bond Issue 122	0.50
2 Year Fixed Rate Bond Issue 121	0.60
2 Year Fixed Rate Bond Issue 120	0.60
2 Year Fixed Rate Bond Issue 119	0.60

3 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
3 Year Fixed Rate Bond Issue 140	2.60	2.55
3 Year Fixed Rate Bond Issue 139	2.35	2.30
3 Year Fixed Rate Bond Issue 138	2.15	2.10
3 Year Fixed Rate Bond Issue 137	1.90	1.85
3 Year Fixed Rate Bond Issue 136	1.50	1.45
3 Year Fixed Rate Bond Issue 135	1.50	1.45
3 Year Fixed Rate Bond Issue 134	0.60	0.55
3 Year Fixed Rate Bond Issue 133	0.60	0.55
3 Year Fixed Rate Bond Issue 132	0.60	0.55
3 Year Fixed Rate Bond Issue 131	0.60	0.55
3 Year Fixed Rate Bond Issue 130	0.60	0.55
3 Year Fixed Rate Bond Issue 129	0.60	0.55
3 Year Fixed Rate Bond Issue 128	0.60	0.55
3 Year Fixed Rate Bond Issue 127	0.60	0.55
3 Year Fixed Rate Bond Issue 126	0.60	0.55
3 Year Fixed Rate Bond Issue 125	0.60	0.55
3 Year Fixed Rate Bond Issue 124	0.60	0.55
3 Year Fixed Rate Bond Issue 123	0.60	0.55
3 Year Fixed Rate Bond Issue 122	0.60	0.55
3 Year Fixed Rate Bond Issue 121	0.60	0.55
3 Year Fixed Rate Bond Issue 120	0.60	0.55
3 Year Fixed Rate Bond Issue 119	0.75	0.70
3 Year Fixed Rate Bond Issue 118	0.75	0.70
3 Year Fixed Rate Bond Issue 117	0.75	0.70
3 Year Fixed Rate Bond Issue 116	0.75	0.70
3 Year Fixed Rate Bond Issue 115	0.75	0.70
3 Year Fixed Rate Bond Issue 114	0.75	0.70
3 Year Fixed Rate Bond Issue 113	0.90	0.85
3 Year Fixed Rate Bond Issue 112	0.90	0.85
3 Year Fixed Rate Bond Issue 111	0.90	0.85
3 Year Fixed Rate Bond Issue 110	1.40	1.35
3 Year Fixed Rate Bond Issue 109	1.40	1.35
3 Year Fixed Rate Bond Issue 108	1.40	1.35
3 Year Fixed Rate Bond Issue 107	1.40	1.35
3 Year Fixed Rate Bond Issue 106	1.40	1.35
3 Year Fixed Rate Bond Issue 105	1.40	1.35

5 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
5 Year Fixed Rate Bond Issue 136	2.75	N/A
5 Year Fixed Rate Bond Issue 135	2.50	N/A
5 Year Fixed Rate Bond Issue 134	2.50	N/A
5 Year Fixed Rate Bond Issue 133	2.25	N/A
5 Year Fixed Rate Bond Issue 132	2.00	N/A
5 Year Fixed Rate Bond Issue 131	2.00	N/A
5 Year Fixed Rate Bond Issue 130	1.15	N/A
5 Year Fixed Rate Bond Issue 129	1.15	N/A
5 Year Fixed Rate Bond Issue 128	1.15	N/A
5 Year Fixed Rate Bond Issue 127	1.15	N/A
5 Year Fixed Rate Bond Issue 126	1.15	N/A
5 Year Fixed Rate Bond Issue 125	1.15	N/A
5 Year Fixed Rate Bond Issue 124	1.15	N/A
5 Year Fixed Rate Bond Issue 123	1.15	N/A
5 Year Fixed Rate Bond Issue 122	1.15	N/A
5 Year Fixed Rate Bond Issue 121	1.15	N/A
5 Year Fixed Rate Bond Issue 120	1.15	N/A
5 Year Fixed Rate Bond Issue 119	1.15	N/A
5 Year Fixed Rate Bond Issue 118	1.00	N/A
5 Year Fixed Rate Bond Issue 117	1.00	N/A
5 Year Fixed Rate Bond Issue 116	1.00	N/A
5 Year Fixed Rate Bond Issue 115	1.00	N/A
5 Year Fixed Rate Bond Issue 114	1.00	N/A
5 Year Fixed Rate Bond Issue 113	1.00	N/A
5 Year Fixed Rate Bond Issue 112	1.00	N/A
5 Year Fixed Rate Bond Issue 111	1.00	N/A
5 Year Fixed Rate Bond Issue 110	1.00	N/A
5 Year Fixed Rate Bond Issue 109	1.15	N/A
5 Year Fixed Rate Bond Issue 108	1.15	N/A
5 Year Fixed Rate Bond Issue 107	1.15	N/A
5 Year Fixed Rate Bond Issue 106	1.75	N/A
5 Year Fixed Rate Bond Issue 105	1.75	N/A
5 Year Fixed Rate Bond Issue 104	1.75	N/A
5 Year Fixed Rate Bond Issue 103	1.75	N/A
5 Year Fixed Rate Bond Issue 102	1.75	N/A
5 Year Fixed Rate Bond Issue 101	1.75	N/A
5 Year Fixed Rate Bond Issue 100	1.75	N/A
5 Year Fixed Rate Bond Issue 99	1.75	N/A
5 Year Fixed Rate Bond Issue 98	1.75	N/A
5 Year Fixed Rate Bond Issue 97	1.75	N/A
5 Year Fixed Rate Bond Issue 96	1.75	N/A
5 Year Fixed Rate Bond Issue 95	2.10	N/A
5 Year Fixed Rate Bond Issue 94	2.10	N/A
5 Year Fixed Rate Bond Issue 93	2.10	N/A
5 Year Fixed Rate Bond Issue 92	2.10	N/A
5 Year Fixed Rate Bond Issue 91	2.10	N/A
5 Year Fixed Rate Bond Issue 90	2.10	N/A
5 Year Fixed Rate Bond Issue 89	2.10	N/A
5 Year Fixed Rate Bond Issue 88	2.10	N/A
5 Year Fixed Rate Bond Issue 87	2.10	N/A

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5 Year Fixed Rate Bond Issue 86	2.00	N/A
5 Year Fixed Rate Bond Issue 85	2.00	N/A
5 Year Fixed Rate Bond Issue 84	2.00	N/A
5 Year Fixed Rate Bond Issue 83	2.00	N/A
5 Year Fixed Rate Bond Issue 82	2.00	N/A
5 Year Fixed Rate Bond Issue 81	2.00	N/A
5 Year Fixed Rate Bond Issue 80	2.00	N/A
5 Year Fixed Rate Bond Issue 79	2.00	N/A
5 Year Fixed Rate Bond Issue 78	2.00	1.85
5 Year Fixed Rate Bond Issue 77	1.40	1.25

FIXED RATE LOYALTY BONDS

Minimum investment - £500 (£5,000 for monthly income option)

Maximum investment - £1,000,000

2 Year Fixed Rate Loyalty Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	
2 Year Fixed Rate Loyalty Bond Issue 66	0.80	
2 Year Fixed Rate Loyalty Bond Issue 65	0.80	
2 Year Fixed Rate Loyalty Bond Issue 64	0.80	
2 Year Fixed Rate Loyalty Bond Issue 63	0.80	
2 Year Fixed Rate Loyalty Bond Issue 62	0.80	
2 Year Fixed Rate Loyalty Bond Issue 61	0.80	

5 Year Fixed Rate Loyalty Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
5 Year Fixed Rate Loyalty Bond Issue 44	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 43	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 42	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 41	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 40	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 39	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 38	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 37	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 36	2.10	1.95
5 Year Fixed Rate Loyalty Bond Issue 35	1.50	1.35

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VARIABLE RATE BONDS

Minimum investment - £500

Maximum investment - £1,000,000

Variable Rate Bonds	Current rates Gross* % / AER** %
1 Year Variable Rate Bond Issue 98	2.00
1 Year Variable Rate Bond Issue 97	1.50
1 Year Variable Rate Bond Issue 96	1.50
1 Year Variable Rate Bond Issue 95	1.50
1 Year Variable Rate Bond Issue 94	1.50
1 Year Variable Rate Bond Issue 93	1.50
1 Year Variable Rate Bond Issue 92	1.50
1 Year Variable Rate Bond Issue 91	1.50
1 Year Variable Rate Bond Issue 90	1.50
1 Year Variable Rate Bond Issue 89	1.50
1 Year Variable Rate Bond Issue 88	1.50
1 Year Variable Rate Bond Issue 87	1.50

VARIABLE RATE LOYALTY BONDS

Minimum investment - £500

Maximum investment - £1,000,000

18 Month Variable Rate Loyalty Bonds	Current rates Gross* % / AER** %
18 Month Variable Rate Loyalty Bond Issue 18	1.50
18 Month Variable Rate Loyalty Bond Issue 17	1.50
18 Month Variable Rate Loyalty Bond Issue 16	1.50

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FIXED RATE ISA BOND

Minimum investment - £500

Maximum investment - £1,000,000

1 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
1 Year Fixed Rate ISA Bond Issue 10	2.00
1 Year Fixed Rate ISA Bond Issue 9	1.20
1 Year Fixed Rate ISA Bond Issue 8	0.80
1 Year Fixed Rate ISA Bond Issue 7	0.60
1 Year Fixed Rate ISA Bond Issue 6	0.40

2 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
2 Year Fixed Rate ISA Bond Issue 13	2.50
2 Year Fixed Rate ISA Bond Issue 12	2.25
2 Year Fixed Rate ISA Bond Issue 11	1.90
2 Year Fixed Rate ISA Bond Issue 10	1.65
2 Year Fixed Rate ISA Bond Issue 9	1.50
2 Year Fixed Rate ISA Bond Issue 8	0.50
2 Year Fixed Rate ISA Bond Issue 7	0.60

2 Year Fixed Rate ISA Loyalty Bonds	Current rates Tax-free*** % / AER** %
2 Year Fixed Rate ISA Bond Issue 4	2.35
2 Year Fixed Rate ISA Bond Issue 3	2.00
2 Year Fixed Rate ISA Bond Issue 2	1.75

3 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
3 Year Fixed Rate ISA Bond Issue 3	2.60
3 Year Fixed Rate ISA Bond Issue 2	2.35
3 Year Fixed Rate ISA Bond Issue 1	2.25

3 Year Fixed Rate ISA Loyalty Bonds	Current rates Tax-free*** % / AER** %
3 Year Fixed Rate ISA Bond Issue 2	2.45

5 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
5 Year Fixed Rate ISA Bond Issue 2	2.75
5 Year Fixed Rate ISA Bond Issue 1	2.50

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5 Year Fixed Rate ISA Loyalty Bonds	Current rates Tax-free*** % / AER** %
5 Year Fixed Rate ISA Bond Issue 2	2.60

*Gross rate quoted is the taxable rate of interest without deduction of income tax.

**AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. This will enable you to compare more easily the return you can expect from your savings over time.

***Tax-free account which means the interest paid is exempt from income tax.