



## Savings rates change effective 1<sup>st</sup> February 2026

The Society has reviewed the interest rates payable on our variable rate savings products. The interest rates on the following savings accounts will reduce by 0.25% effective from 1<sup>st</sup> February 2026.

### Savings Accounts

Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
Branch Instant Access Saver Account	£1 - £49,999 - 1.55% £50,000 + - 1.75%	£1 - £49,999 - <b>1.30%</b> £50,000 + - <b>1.50%</b>
Investment Share Charity Account* Company Deposit* Premium Return* Professional Account*	1.50%	<b>1.25%</b>
Progressive Saver	2.00%	<b>1.75%</b>
First Home Saver (Issue 2)	3.50%	<b>3.25%</b>
First Home Saver (Issue 1)*	2.75%	<b>2.50%</b>
Clockwork Regular Saver (Issue 2) Clockwork Regular Saver (Issue 1)*	2.75%	<b>2.50%</b>
Start Up Account	3.00%	<b>2.75%</b>
Children's Clockwork Regular Saver	3.25%	<b>3.00%</b>
Trust - 40 Day Notice Account	1.50%	<b>1.25%</b>
Postal 7 Day Notice Account (Issues 1-11)*	1.50%	<b>1.25%</b>
Bonus Share (rate excludes 1% Bonus) *	1.50%	<b>1.25%</b>

### Cash ISAs

Account *closed to new business	Current Rate Tax-free**/AER***	New Rate Tax-free**/AER***
Cash ISA Issue 6	£10 - £19,999 - 2.60% £20,000 - £29,999 - 2.65% £30,000 - £69,999 - 2.70% £70,000 + - 2.75%	£10 - £19,999 - <b>2.35%</b> £20,000 - £29,999 - <b>2.40%</b> £30,000 - £69,999 - <b>2.45%</b> £70,000 + - <b>2.50%</b>
Cash ISA Issue 5*	£10 - £19,999 - 2.60% £20,000 - £29,999 - 2.65% £30,000 - £69,999 - 2.70% £70,000 + - 2.75%	£10 - £19,999 - <b>2.35%</b> £20,000 - £29,999 - <b>2.40%</b> £30,000 - £69,999 - <b>2.45%</b> £70,000 + - <b>2.50%</b>



Account *closed to new business	Current Rate Tax-free**/AER***	New Rate Tax-free**/AER***
Cash ISA Issue 4*	£10 - £29,999 - 2.60% £30,000 - £59,999 - 2.65% £60,000 + - 2.70%	£10 - £29,999 - <b>2.35%</b> £30,000 - £59,999 - <b>2.40%</b> £60,000 + - <b>2.45%</b>
Cash ISA Issue 3*	£10 - £29,999 - 2.60% £30,000 - £59,999 - 2.65% £60,000 + - 2.70%	£10 - £29,999 - <b>2.35%</b> £30,000 - £59,999 - <b>2.40%</b> £60,000 + - <b>2.45%</b>
Cash ISA Issue 2*	£10 - £19,999 - 2.60% £20,000 - £29,999 - 2.65% £30,000 + - 2.70%	£10 - £19,999 - <b>2.35%</b> £20,000 - £29,999 - <b>2.40%</b> £30,000 + - <b>2.45%</b>
Cash ISA Issue 1*	£10 - £19,999 - 2.60% £20,000 - £29,999 - 2.65% £30,000 - £49,999 - 2.70% £50,000 + - 2.75%	£10 - £19,999 - <b>2.35%</b> £20,000 - £29,999 - <b>2.40%</b> £30,000 - £49,999 - <b>2.45%</b> £50,000 + - <b>2.50%</b>
Clockwork Regular ISA Saver (Issue 2) Clockwork Regular ISA Saver (Issue 1)*	2.75%	<b>2.50%</b>
Cash ISA Saver*	3.00%	<b>2.75%</b>
Help to Buy: ISA*	2.75%	<b>2.50%</b>
Cash Junior ISA	3.25%	<b>3.00%</b>

#### Savings Bonds

Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
1 Year Variable Rate Bond Issue 25*	3.80%	<b>3.55%</b>
1 Year Variable Rate Bond Issue 25*	3.80%	<b>3.55%</b>
1 Year Variable Rate Bond Issue 24*	3.80%	<b>3.55%</b>
1 Year Variable Rate Bond Issue 23*	3.80%	<b>3.55%</b>
1 Year Variable Rate Bond Issue 22*	3.80%	<b>3.55%</b>
1 Year Variable Rate Bond Issue 21*	3.75%	<b>3.50%</b>
1 Year Variable Rate Bond Issue 20*	3.65%	<b>3.40%</b>
1 Year Variable Rate Bond Issue 19*	3.80%	<b>3.55%</b>
1 Year Variable Rate Bond Issue 18*	3.55%	<b>3.30%</b>
1 Year Variable Rate Bond Issue 17*	3.55%	<b>3.30%</b>



Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
2 Year Variable Rate Bond Issue 27*	3.90%	<b>3.65%</b>
2 Year Variable Rate Bond Issue 26*	3.90%	<b>3.65%</b>
2 Year Variable Rate Bond Issue 25*	3.90%	<b>3.65%</b>
2 Year Variable Rate Bond Issue 24*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 23*	3.60%	<b>3.35%</b>
2 Year Variable Rate Bond Issue 22*	3.50%	<b>3.25%</b>
2 Year Variable Rate Bond Issue 21*	3.50%	<b>3.25%</b>
2 Year Variable Rate Bond Issue 20*	3.65%	<b>3.40%</b>
2 Year Variable Rate Bond Issue 19*	3.65%	<b>3.40%</b>
2 Year Variable Rate Bond Issue 18*	3.65%	<b>3.40%</b>
2 Year Variable Rate Bond Issue 17*	3.65%	<b>3.40%</b>
2 Year Variable Rate Bond Issue 16*	3.55%	<b>3.30%</b>
2 Year Variable Rate Bond Issue 15*	3.20%	<b>2.95%</b>
2 Year Variable Rate Bond Issue 14*	3.20%	<b>2.95%</b>
2 Year Variable Rate Bond Issue 13*	3.10%	<b>2.85%</b>
2 Year Variable Rate Bond Issue 12*	3.35%	<b>3.10%</b>
2 Year Variable Rate Bond Issue 11*	3.35%	<b>3.10%</b>
2 Year Variable Rate Bond Issue 10*	3.50%	<b>3.25%</b>
2 Year Variable Rate Bond Issue 9*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 8*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 7*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 6*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 5*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 4*	3.80%	<b>3.55%</b>
2 Year Variable Rate Bond Issue 3*	3.80%	<b>3.55%</b>



### Cash ISA Bonds

Account *closed to new business	Current Rate Tax-free**/AER***	New Rate Tax-free**/AER***
1 Year Double Access Cash ISA Issue 12	4.00%	<b>3.75%</b>
1 Year Double Access Cash ISA Issue 11*	3.80%	<b>3.55%</b>
1 Year Double Access Cash ISA Issue 10*	3.75%	<b>3.50%</b>
1 Year Double Access Cash ISA Issue 9*	3.65%	<b>3.40%</b>
1 Year Double Access Cash ISA Issue 8*	3.55%	<b>3.30%</b>
1 Year Double Access Cash ISA Issue 7*	3.85%	<b>3.60%</b>
1 Year Double Access Cash ISA Issue 6*	4.00%	<b>3.75%</b>
1 Year Double Access Cash ISA Issue 5*	3.80%	<b>3.55%</b>

### Online Savings Accounts

Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
Online Instant Access Saver (Issue 2) Online Instant Access Saver*	1.55%	<b>1.30%</b>
Online Regular Saver Account (Issue 2) Online Regular Saver Account*	2.75%	<b>2.50%</b>
Online Rainy Day Saver Account (Issue 4)*	7.00%	<b>6.75%</b>
Online Rainy Day Saver Account (Issue 3)*	5.50%	<b>5.25%</b>
Online Rainy Day Saver Account (Issue 2)*	4.00%	<b>3.75%</b>
Online Rainy Day Saver Account (Issue 1)*	6.00%	<b>5.75%</b>
Online First Home Saver (Issue 3)	3.50%	<b>3.25%</b>
Online First Home Saver (Issue 2)* Online First Home Saver (Issue 1)*	2.75%	<b>2.50%</b>

### Online Bonds

Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
Online 2 Year Variable Rate Bond Issue 13*	3.80%	<b>3.55%</b>
Online 2 Year Variable Rate Bond Issue 12*	3.90%	<b>3.65%</b>
Online 2 Year Variable Rate Bond Issue 11*	3.80%	<b>3.55%</b>



Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
Online 2 Year Variable Rate Bond Issue 10*	3.60%	<b>3.35%</b>
Online 2 Year Variable Rate Bond Issue 9*	3.50%	<b>3.25%</b>
Online 2 Year Variable Rate Bond Issue 8*	3.65%	<b>3.40%</b>
Online 2 Year Variable Rate Bond Issue 7*	3.65%	<b>3.40%</b>
Online 2 Year Variable Rate Bond Issue 6*	3.55%	<b>3.30%</b>
Online 2 Year Variable Rate Bond Issue 5*	3.20%	<b>2.95%</b>
Online 2 Year Variable Rate Bond Issue 4*	3.10%	<b>2.85%</b>
Online 2 Year Variable Rate Bond Issue 3*	3.35%	<b>3.10%</b>
Online 2 Year Variable Rate Bond Issue 2*	3.50%	<b>3.25%</b>
Online 2 Year Variable Rate Bond Issue 1*	3.80%	<b>3.55%</b>

#### Business Bonds

Account *closed to new business	Current Rate Gross*/AER***	New Rate Gross*/AER***
Business 1 Year Variable Rate Bond Issue 12	3.80%	<b>3.55%</b>
Business 1 Year Variable Rate Bond Issue 11*	3.75%	<b>3.50%</b>
Business 1 Year Variable Rate Bond Issue 10*	3.65%	<b>3.40%</b>
Business 1 Year Variable Rate Bond Issue 9*	3.80%	<b>3.55%</b>

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

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