

Rate change notice

Variable ISAs								
			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Tax-free p.a.)	Effective date	Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
6 Access ISA 6 Access ISA (2)	Up to 0.20%	1 September 2025	3.55%	3.55%	3.49%	3.35%	3.35%	3.30%
6 Access ISA (Online) 6 Access ISA (Online) (2)	Up to 0.35%	1 September 2025	4.00%	4.00%	3.93%	3.65%	3.65%	3.59%
8 Access ISA	0.15%	1 September 2025	2.95%	2.95%	2.91%	2.80%	2.80%	2.76%
8 Access ISA (Online)	Up to 0.30%	1 September 2025	3.35%	3.35%	3.30%	3.05%	3.05%	3.01%
30 Day Notice ISA 30 Day Notice ISA (2) 30 Day Notice ISA (3) 30 Day Notice ISA (4) 30 Day Notice ISA (5) Additional Allowance ISA Matured Junior ISA (1)	0.20%	1 September 2025	2.45%	N/A	N/A	2.25%	N/A	N/A
Easy Access ISA (12)	Up to 0.20%	1 September 2025	2.40%	2.40%	2.37%	2.20%	2.20%	2.18%

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			Annual	Monthly		Annual	Monthly	
Account	Decrease (Tax-free p.a.)	Effective date	Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
Regular Saver ISA	0.10%	1 September 2025	4.05%	N/A	N/A	3.95%	N/A	N/A
Easy Access ISA Easy Access ISA (11)	Up to 0.20%	2 September 2025	2.40%	2.40%	2.37%	2.20%	2.20%	2.18%
Easy Access ISA (Online) Easy Access ISA (Online) (5) Easy Access ISA (Online) (6)	Up to 0.25%	2 September 2025	2.50%	2.50%	2.47%	2.25%	2.25%	2.23%
ISA Reward	0.20%	2 September 2025	2.45%	N/A	N/A	2.25%	N/A	N/A
Privilege ISA Privilege Reward ISA	Up to 0.20%	2 September 2025	2.45%	2.45%	2.42%	2.25%	2.25%	2.23%

Note: for the above ISAs, the associated holding accounts will receive the same rate increase.

* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

^ Cash ISAs allow you to save tax-free, so your interest is paid with no tax deducted. ISAs are a savings scheme initiated by the Government and are subject to change by them. For example, the favourable tax treatment may not be maintained.

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Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
4 Access Saver 4 Access Saver (2)	Up to 0.30%	1 September 2025	4.50%	4.50%	4.41%	4.20%	4.20%	4.12%
5 Access Saver 5 Access Saver (2)	Up to 0.15%	1 September 2025	3.85%	3.85%	3.78%	3.70%	3.70%	3.64%
5 Access Saver (Online) 5 Access Saver (Online) (2)	Up to 0.30%	1 September 2025	4.25%	4.25%	4.17%	3.95%	3.95%	3.88%
6 Access Saver	Up to 0.20%	1 September 2025	3.55%	3.55%	3.49%	3.35%	3.35%	3.30%
6 Access Saver (Online)	Up to 0.35%	1 September 2025	4.00%	4.00%	3.93%	3.65%	3.65%	3.59%
8 Access Saver	0.15%	1 September 2025	2.95%	2.95%	2.91%	2.80%	2.80%	2.76%
8 Access Saver (Online)	Up to 0.30%	1 September 2025	3.35%	3.35%	3.30%	3.05%	3.05%	3.01%
30 Day Notice	Up to 0.20%	1 September 2025	2.45%	2.45%	2.42%	2.25%	2.25%	2.23%
Easy Access Saver (8) First Home Access	Up to 0.20%	1 September 2025	2.40%	2.40%	2.37%	2.20%	2.20%	2.18%
First Home Saver First Home Saver (2)	0.10%	1 September 2025	4.60%	N/A	N/A	4.50%	N/A	N/A

Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Loyalty Mortgage Saver	0.25%	1 September 2025	5.50%	N/A	N/A	5.25%	N/A	N/A
Loyalty Regular Saver (3)	0.10%	1 September 2025	5.00%	N/A	N/A	4.90%	N/A	N/A
Loyalty Seasonal Saver	Up to 0.25%	1 September 2025	5.50%	5.50%	5.37%	5.25%	5.25%	5.13%
Regular Savings Account	0.10%	1 September 2025	4.05%	N/A	N/A	3.95%	N/A	N/A
Regular Saver (6)	0.10%	1 September 2025	4.25%	N/A	N/A	4.15%	N/A	N/A
Sunny Day Saver	0.10%	1 September 2025	5.75%	N/A	N/A	5.65%	N/A	N/A
Better Together Saver (2)	0.20%	2 September 2025	2.40%	N/A	N/A	2.20%	N/A	N/A
Better Together Saver BranchSave Access Easy Access (Post) Easy Access Account Easy Access Saver Easy Access Saver (4) Easy Access Saver (5) Easy Access Saver (6) Easy Access Saver (7) Easy Access Saver (Maturity) Family 1st - Benefit & Saver Limited Access Saver Limited Access Saver (2) Telephone Saver	Up to 0.20%	2 September 2025	2.40%	2.40%	2.37%	2.20%	2.20%	2.18%
Easy Access (Online) Easy Access (Online) (4) Easy Access (Online) (5) Easy Access (Online) (6)	Up to 0.25%	2 September 2025	2.50%	2.50%	2.47%	2.25%	2.25%	2.23%
Privilege Saver	Up to 0.20%	2 September 2025	2.45%	2.45%	2.42%	2.25%	2.25%	2.23%

Variable savings accounts

			Current rate			New rate		
			Annual	Monthly		Annual	Monthly	
Account	Decrease (Gross p.a.)	Effective date	AER*/Gross p.a.	AER*	Gross p.a.**	AER*/Gross p.a.	AER*	Gross p.a.**
Salary Saver	Up to 0.25%	2 September 2025	N/A	2.50%	2.47%	N/A	2.25%	2.23%
Classic Gold Deposit Account								
£0.01 plus	0.11%	2 September 2025	2.11%	N/A	N/A	2.00%	N/A	N/A
£50,000 plus	0.11%	2 September 2025	2.11%	N/A	N/A	2.00%	N/A	N/A
Treasurers' Trust (General)								
£0.01 plus	0.11%	2 September 2025	2.11%	N/A	N/A	2.00%	N/A	N/A
£50,000 plus	0.11%	2 September 2025	2.11%	N/A	N/A	2.00%	N/A	N/A
Treasurers' Trust (Registered Charities)								
£0.01 plus	0.11%	2 September 2025	3.11%	N/A	N/A	3.00%	N/A	N/A
£50,000 plus	0.11%	2 September 2025	3.11%	N/A	N/A	3.00%	N/A	N/A
Organisation Share Account (Previously called Charity Share)	0.11%	2 September 2025	2.11%	2.11%	2.09%	2.00%	2.00%	1.98%

Variable savings accounts

			Current rate		New rate	
			Half-yearly		Half-yearly	
Account	Decrease (Gross p.a.)	Effective date	AER*	Gross p.a.**	AER*	Gross p.a.**
AVC Account	Up to 0.21%	2 September 2025	2.47%	2.45%	2.26%	2.25%
Monthly Savings Account	Up to 0.11%	20 October 2025	3.26%	3.23%	3.15%	3.13%

			Current rate					New rate				
			Annual	Monthly		Half-yearly		Annual	Monthly		Half-yearly	
Account	Decrease (Gross p.a.)	Effective date	AER*/ Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*/ Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**
Easy Access (Cash Card)	Up to 0.20%	2 September 2025	2.40%	2.40%	2.37%	2.40%	2.39%	2.20%	2.20%	2.18%	2.20%	2.19%
Moneymanager Telephone Moneymanager	0.25%	20 October 2025	1.75%	1.75%	1.74%	1.75%	1.74%	1.50%	1.50%	1.49%	1.50%	1.49%

			Current rate								New rate							
			Annual	Monthly		Half-yearly		Quarterly		Annual	Monthly		Half-yearly		Quarterly			
Account	Decrease (Gross p.a.)	Effective date	AER*/ Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*/ Gross p.a.	AER*	Gross p.a.**	AER*	Gross p.a.**	AER*	Gross p.a.**		
Organisation Deposit Account (Includes accounts previously called: Deposit Account, Capital Asset, Charity Deposit)	Up to 0.11%	2 September 2025	2.11%	2.11%	2.09%	2.11%	2.10%	2.11%	2.09%	2.00%	2.00%	1.98%	2.00%	1.99%	2.00%	1.99%		

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** The gross rate is the interest rate payable before the deduction of tax. We pay your interest gross. To find out if you need to pay tax on the interest you earn, visit: www.gov.uk/income-tax