

## Rate change notice

| Variable ISA accounts   |             |                  |                    |         |               |                    |         |               |
|---|-------------|------------------|--------------------|---------|---------------|--------------------|---------|---------------|
|   |             |                  | Current Rate       |         |               | New rate           |         |               |
|   |             |                  | Annual             | Monthly |               | Annual             | Monthly |               |
| Product   | Decrease    | Effective date   | Tax-free p.a.^/AER | AER*    | Tax-free p.a. | Tax-free p.a.^/AER | AER*    | Tax-free p.a. |
| 30 Day Notice ISA<br>30 Day Notice ISA (2)<br>30 Day Notice ISA (3)<br>30 Day Notice ISA (4)<br>30 Day Notice ISA (5) | 0.25%       | 2 September 2024 | 3.15%              | N/A     | N/A           | 2.90%              | N/A     | N/A           |
| Limited Access ISA<br>Limited Access ISA (2)<br>Easy Access ISA (Online)<br>Easy Access ISA (Online) (5)              | Up to 0.25% | 2 September 2024 | 3.40%              | 3.40%   | 3.35%         | 3.15%              | 3.15%   | 3.11%         |
| Easy Access ISA<br>Easy Access ISA (11)   | 0.25%       | 3 September 2024 | 3.10%              | 3.10%   | 3.06%         | 2.85%              | 2.85%   | 2.81%         |
| Junior Cash ISA (1)<br>Junior Cash ISA (2)  | 0.25%       | 3 September 2024 | 4.95%              | N/A     | N/A           | 4.70%              | N/A     | N/A           |

## Variable ISA accounts

| Product  | Decrease    | Effective date   | Current Rate       |         |               | New rate           |         |               |
|--|-------------|------------------|--------------------|---------|---------------|--------------------|---------|---------------|
|  |             |                  | Annual             | Monthly |               | Annual             | Monthly |               |
|  |             |                  | Tax-free p.a.^/AER | AER*    | Tax-free p.a. | Tax-free p.a.^/AER | AER*    | Tax-free p.a. |
| Four Access ISA  | Up to 0.25% | 2 September 2024 | 4.55%              | 4.55%   | 4.46%         | 4.30%              | 4.30%   | 4.22%         |
| Four Access ISA (Online)   | Up to 0.25% | 2 September 2024 | 5.05%              | 5.05%   | 4.94%         | 4.80%              | 4.80%   | 4.70%         |
| Limited Access ISA (Online)<br>Limited Access ISA (Online) (2)<br>Limited Access ISA (Online) (3)<br>Limited Access ISA (Online) (4) | Up to 0.25% | 2 September 2024 | 4.35%              | 4.35%   | 4.27%         | 4.10%              | 4.09%   | 4.02%         |
| Privilege ISA<br>Privilege Reward ISA  | 0.25%       | 2 September 2024 | 3.15%              | 3.15%   | 3.11%         | 2.90%              | 2.90%   | 2.86%         |
| Regular Saver ISA  | 0.25%       | 2 September 2024 | 5.05%              | N/A     | N/A           | 4.80%              | N/A     | N/A           |
| Additional Allowance ISA<br>ISA Reward<br>Matured Junior ISA   | 0.25%       | 3 September 2024 | 3.15%              | N/A     | N/A           | 2.90%              | N/A     | N/A           |

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.

## Rate change notice

### Variable savings accounts

|   |             |                  | Current Rate    |         |              | New rate        |         |              |
|---|-------------|------------------|-----------------|---------|--------------|-----------------|---------|--------------|
|   |             |                  | Annual          | Monthly |              | Annual          | Monthly |              |
| Product   | Decrease    | Effective date   | AER*/Gross p.a. | AER*    | Gross p.a.** | AER*/Gross p.a. | AER*    | Gross p.a.** |
| 30 Day Notice   | 0.25%       | 2 September 2024 | 3.15%           | 3.15%   | 3.11%        | 2.90%           | 2.90%   | 2.86%        |
| One Year Variable Bond  | Up to 0.25% | 3 September 2024 | 3.20%           | 3.20%   | 3.15%        | 2.95%           | 2.95%   | 2.91%        |
| Better Together Saver<br>BranchSave Access<br>Organisation Share Account<br>Easy Access (Post)<br>Easy Access Account<br>Easy Access Saver<br>Easy Access Saver (4)<br>Easy Access Saver (5)<br>Easy Access Saver (6)<br>Easy Access Saver (7)<br>Limited Access Saver<br>Limited Access Saver (2)<br>Family 1st - Benefit & Saver<br>Telephone Saver | 0.25%       | 3 September 2024 | 3.10%           | 3.10%   | 3.06%        | 2.85%           | 2.85%   | 2.81%        |

## Variable savings accounts

|   |             |                  | Current Rate    |         |              | New rate        |         |              |
|---|-------------|------------------|-----------------|---------|--------------|-----------------|---------|--------------|
|   |             |                  | Annual          | Monthly |              | Annual          | Monthly |              |
| Product   | Decrease    | Effective date   | AER*/Gross p.a. | AER*    | Gross p.a.** | AER*/Gross p.a. | AER*    | Gross p.a.** |
| Better Together Saver (2)   | 0.25%       | 3 September 2024 | 3.10%           | N/A     | N/A          | 2.85%           | N/A     | N/A          |
| Children's Regular Saver  | 0.25%       | 2 September 2024 | 4.65%           | N/A     | N/A          | 4.40%           | N/A     | N/A          |
| Classic Gold Deposit Account  |             |                  |                 |         |              |                 |         |              |
| £0.01 plus  | 0.25%       | 3 September 2024 | 3.10%           | N/A     | N/A          | 2.85%           | N/A     | N/A          |
| £50,000 plus  | 0.25%       | 3 September 2024 | 3.10%           | N/A     | N/A          | 2.85%           | N/A     | N/A          |
| Limited Access Saver (3)<br>Limited Access Saver (4)<br>Easy Access (Online)<br>Easy Access (Online) (4)<br>Easy Access (Online) (5)                              | Up to 0.25% | 2 September 2024 | 3.40%           | 3.40%   | 3.35%        | 3.15%           | 3.15%   | 3.11%        |
| Salary Saver  | Up to 0.25% | 2 September 2024 | N/A             | 3.40%   | 3.35%        | N/A             | 3.15%   | 3.11%        |
| Interest Zone<br>MoneyBox Accounts  | 0.25%       | 2 September 2024 | 4.15%           | N/A     | N/A          | 3.90%           | N/A     | N/A          |
| Intro Account   | Up to 0.25% | 2 September 2024 | N/A             | 4.16%   | 4.08%        | N/A             | 3.91%   | 3.84%        |
| Young Saver   | Up to 0.25% | 2 September 2024 | N/A             | 5.25%   | 5.13%        | N/A             | 5.00%   | 4.89%        |
| Limited Access Saver (Online)<br>Limited Access Saver (Online) (6)<br>Limited Access Saver (Online) (7)<br>Limited Access Saver (Online) (8)<br>Four Access Saver | Up to 0.25% | 2 September 2024 | 4.45%           | 4.45%   | 4.36%        | 4.20%           | 4.20%   | 4.12%        |
| Four Access Saver (Online)<br>Four Access Saver (Online) (2)  | Up to 0.25% | 2 September 2024 | 4.80%           | 4.80%   | 4.70%        | 4.55%           | 4.55%   | 4.46%        |
| Four Access Saver (Online) (3)  | Up to 0.15% | 2 September 2024 | 4.70%           | 4.70%   | 4.60%        | 4.55%           | 4.55%   | 4.46%        |
| Triple Access Saver   | Up to 0.25% | 2 September 2024 | 4.70%           | 4.70%   | 4.60%        | 4.45%           | 4.45%   | 4.36%        |

## Variable savings accounts

|   |             |                  | Current Rate    |         |              | New rate        |         |              |
|---|-------------|------------------|-----------------|---------|--------------|-----------------|---------|--------------|
|   |             |                  | Annual          | Monthly |              | Annual          | Monthly |              |
| Product   | Decrease    | Effective date   | AER*/Gross p.a. | AER*    | Gross p.a.** | AER*/Gross p.a. | AER*    | Gross p.a.** |
| Triple Access Saver (2)                         | Up to 0.25% | 2 September 2024 | 4.65%           | 4.65%   | 4.55%        | 4.40%           | 4.40%   | 4.31%        |
| Triple Access Saver (3)                         | Up to 0.25% | 2 September 2024 | 4.58%           | 4.58%   | 4.49%        | 4.33%           | 4.33%   | 4.25%        |
| Triple Access Saver (Online)                    | Up to 0.25% | 2 September 2024 | 5.20%           | 5.20%   | 5.08%        | 4.95%           | 4.95%   | 4.84%        |
| Triple Access Saver (Online) (2)                | Up to 0.25% | 2 September 2024 | 5.15%           | 5.15%   | 5.03%        | 4.90%           | 4.90%   | 4.79%        |
| Triple Access Saver (Online) (3)                | Up to 0.25% | 2 September 2024 | 5.08%           | 5.08%   | 4.97%        | 4.83%           | 4.83%   | 4.73%        |
| Privilege Saver                                 | 0.25%       | 2 September 2024 | 3.15%           | N/A     | N/A          | 2.90%           | N/A     | N/A          |
| Regular Saver (6)                               | 0.25%       | 2 September 2024 | 5.00%           | N/A     | N/A          | 4.75%           | N/A     | N/A          |
| First Home Saver (2)<br>Regular Savings Account | 0.25%       | 2 September 2024 | 5.05%           | N/A     | N/A          | 4.80%           | N/A     | N/A          |
| Colleague Regular Saver<br>Regular Saver (5)    | 0.25%       | 2 September 2024 | 5.50%           | N/A     | N/A          | 5.25%           | N/A     | N/A          |
| First Home Saver                                | 0.25%       | 2 September 2024 | 5.60%           | N/A     | N/A          | 5.35%           | N/A     | N/A          |
| Loyalty Regular Saver (2)                       | 0.25%       | 2 September 2024 | 6.75%           | N/A     | N/A          | 6.50%           | N/A     | N/A          |
| Loyalty Regular Saver                           | 0.25%       | 2 September 2024 | 7.00%           | N/A     | N/A          | 6.75%           | N/A     | N/A          |
| Treasurers' Trust (General)                     |             |                  |                 |         |              |                 |         |              |
| £0.01 plus                                      | 0.25%       | 3 September 2024 | 3.10%           | N/A     | N/A          | 2.85%           | N/A     | N/A          |
| £50,000 plus                                    | 0.25%       | 3 September 2024 | 3.10%           | N/A     | N/A          | 2.85%           | N/A     | N/A          |
| Treasurers' Trust (Registered Charities)        |             |                  |                 |         |              |                 |         |              |
| £0.01 plus                                      | 0.25%       | 3 September 2024 | 4.10%           | N/A     | N/A          | 3.85%           | N/A     | N/A          |
| £50,000 plus                                    | 0.25%       | 3 September 2024 | 4.10%           | N/A     | N/A          | 3.85%           | N/A     | N/A          |

## Variable savings accounts

|               |          |                  | Current Rate |              | New rate    |              |
|---------------|----------|------------------|--------------|--------------|-------------|--------------|
|               |          |                  | Half-yearly  |              | Half-yearly |              |
| Product       | Decrease | Effective date   | AER*         | Gross p.a.** | AER*        | Gross p.a.** |
| AVC Account   | 0.25%    | 3 September 2024 | 3.17%        | 3.15%        | 2.92%       | 2.90%        |
| Bonus Account | 0.25%    | 22 October 2024  | 4.12%        | 4.08%        | 3.87%       | 3.83%        |

|                              |             |                  | Current Rate |              | New rate  |              |
|------------------------------|-------------|------------------|--------------|--------------|-----------|--------------|
|                              |             |                  | Quarterly    |              | Quarterly |              |
| Product                      | Decrease    | Effective date   | AER*         | Gross p.a.** | AER*      | Gross p.a.** |
| Organisation Deposit Account | Up to 0.25% | 2 September 2024 | 3.10%        | 3.06%        | 2.85%     | 2.82%        |

|                              |             |                  | Current Rate        |         |              |             |              | New rate            |         |              |             |              |
|------------------------------|-------------|------------------|---------------------|---------|--------------|-------------|--------------|---------------------|---------|--------------|-------------|--------------|
|                              |             |                  | Annual              | Monthly |              | Half-yearly |              | Annual              | Monthly |              | Half-yearly |              |
| Product                      | Decrease    | Effective date   | AER*/<br>Gross p.a. | AER*    | Gross p.a.** | AER*        | Gross p.a.** | AER*/<br>Gross p.a. | AER*    | Gross p.a.** | AER*        | Gross p.a.** |
| Easy Access (Cash Card)      | 0.25%       | 3 September 2024 | 3.10%               | 3.10%   | 3.06%        | 3.10%       | 3.08%        | 2.85%               | 2.85%   | 2.81%        | 2.85%       | 2.83%        |
| Moneymanager                 | Up to 0.25% | 22 October 2024  | 2.60%               | 2.60%   | 2.57%        | 2.60%       | 2.58%        | 2.35%               | 2.34%   | 2.32%        | 2.35%       | 2.34%        |
| Organisation Deposit Account | 0.25%       | 3 September 2024 | 3.10%               | 3.10%   | 3.06%        | 3.10%       | 3.08%        | 2.85%               | 2.85%   | 2.81%        | 2.85%       | 2.83%        |

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

\*\* 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](http://www.gov.uk/income-tax)