

Rate Changes to Variable Accounts

Effective 14 August 2023



Easy Access Cash ISAs

Product Description	Issue	Tier	Current Rate			New Rate		
			Tax free		AER	Tax free		AER
			Annual	Monthly		Annual	Monthly	
Branch Cash ISA & Online Cash ISA	1-3	£1+	3.10%	3.06%	3.10%	3.35%	3.30%	3.35%
Branch Cash ISA Plus <i>Guaranteed to never fall more than 1% below the Bank of England Base Rate</i>	1	£1+	4.00%	-	4.00%	4.25%	-	4.25%
Branch ISA Saver	1	£1+	3.50%	3.45%	3.50%	3.60%	3.54%	3.60%
Branch ISA Saver	2	£1+	3.80%	3.74%	3.80%	3.90%	3.83%	3.90%
Cash ISA Tracker & Branch Cash ISA Tracker <i>Tracks 0.90% below the Bank of England Base Rate for 24 months</i>	3	£1+	4.10%	4.02%	4.10%	4.35%	4.27%	4.35%
Cash ISA Tracker & Branch Cash ISA Tracker <i>Tracks 1.25% below the Bank of England Base Rate for 24 months</i>	4	£1+	3.75%	3.69%	3.75%	4.00%	3.93%	4.00%
Easy Access Cash ISA	1	£1+	3.10%	-	3.10%	3.35%	-	3.35%
eISA Saver & Accessible eISA Saver	1-11	£1+	3.35%	3.30%	3.35%	3.50%	3.45%	3.50%
eISA Saver	12-13	£1+	3.45%	3.40%	3.45%	3.50%	3.45%	3.50%
Estate Management Cash ISA	1-3	£1+	3.20%	-	3.20%	3.45%	-	3.45%
ISA Saver & Online ISA Saver	1-8	£1+	3.25%	3.20%	3.25%	3.50%	3.45%	3.50%
ISA Saver	9-15	£1+	3.35%	3.30%	3.35%	3.50%	3.45%	3.50%
ISA Saver	16-17	£1+	3.45%	3.40%	3.45%	3.50%	3.45%	3.50%
ISA Saver	18	£1+	3.50%	3.45%	3.50%	3.60%	3.54%	3.60%
ISA Saver	19	£1+	3.80%	3.74%	3.80%	3.90%	3.83%	3.90%
Legacy ISA	1-10	£1+	3.35%	-	3.35%	3.50%	-	3.50%
Legacy ISA	11	£1+	3.80%	-	3.80%	3.90%	-	3.90%
Lifetime ISA	1-4	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Limited Edition Cash ISA	1	£1+	3.10%	3.06%	3.10%	3.35%	3.30%	3.35%
Loyalty ISA, Online Loyalty ISA & Loyalty ISA Fixed End	1	£1+	3.10%	-	3.10%	3.35%	-	3.35%
Matured ISA Funds & Online Matured ISA Funds	3-9	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Matured ISA Funds	10	£1+	3.45%	-	3.45%	3.60%	-	3.60%
Online Matured ISA Funds	3-8	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Online Matured ISA Funds	9	£1+	3.45%	-	3.45%	3.60%	-	3.60%
Matured ISA Funds Anniversary	1	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Super ISA & Online Super ISA	1-2	£1+	3.10%	3.06%	3.10%	3.35%	3.30%	3.35%

Easy Access Non-ISAs

Product Description	Issue	Tier	Current Rate			New Rate		
			Gross		AER	Gross		AER
			Annual	Monthly		Annual	Monthly	
Accessible eSaver	10-21	£1+	3.50%	-	3.50%	3.70%	-	3.70%
Branch eSaver	3	£1+	3.30%	-	3.30%	3.50%	-	3.50%
Branch Saver & Online Saver	1-6	£1+	3.10%	3.06%	3.10%	3.25%	3.20%	3.25%
Branch Saver Plus	1-5	£1+	4.75%	-	4.75%	5.00%	-	5.00%
Branch Tracker Account <i>Tracks 0.90% below the Bank of England Base Rate for 24 months</i>	3	£1+	4.10%	4.02%	4.10%	4.35%	4.27%	4.35%
Branch Tracker Account <i>Tracks 1.10% below the Bank of England Base Rate for 24 months</i>	4	£1+	3.90%	3.83%	3.90%	4.15%	4.07%	4.15%
Castle Money Rollover Access	1	£1+	3.10%	3.06%	3.10%	3.30%	3.25%	3.30%
Castle Money Saver	1-2	£1+	3.10%	-	3.10%	3.30%	-	3.30%
Clubs and Charities	1-2	£1+	3.10%	3.06%	3.10%	3.35%	3.30%	3.35%
Community Saver	1-9	£1+	3.30%	3.25%	3.30%	3.45%	3.40%	3.45%
Community Saver	10	£1+	3.60%	3.54%	3.60%	3.65%	3.59%	3.65%
Deposit Saver	1	£1+	3.10%	-	3.10%	3.30%	-	3.30%
Easy Access Saver	1-2	£1+	3.60%	3.54%	3.60%	3.80%	3.74%	3.80%
eSaver	2-22	£1+	3.50%	3.45%	3.50%	3.70%	3.64%	3.70%
Estate Management	1-4	£1+	3.20%	-	3.20%	3.45%	-	3.45%
Everyday Saver	1-12	£1+	3.30%	3.25%	3.30%	3.50%	3.45%	3.50%
Everyday Saver	13	£1+	3.60%	3.54%	3.60%	3.80%	3.74%	3.80%
Home Saver	2	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Limited Edition eSaver	1-2	£1+	3.50%	-	3.50%	3.70%	-	3.70%
Matured Funds	2-9	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Matured Funds Anniversary	2-3	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Matured Tracker Account	1	£500+	3.00%	-	3.00%	3.25%	-	3.25%
My Branch Saver	2-3	£1+	3.15%	3.11%	3.15%	3.40%	3.35%	3.40%
My Online Saver	1-3	£1+	3.15%	3.11%	3.15%	3.40%	3.35%	3.40%
Online Everyday Saver	1-3	£1+	3.30%	-	3.30%	3.50%	-	3.50%
Online Matured Funds	2-9	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Online Matured Funds Anniversary	2-3	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Online Saver	1-3	£1+	3.10%	-	3.10%	3.25%	-	3.25%
Retirement Saver	1-2	£250+	3.10%	-	3.10%	3.25%	-	3.25%
Services Home Savings Scheme <i>Guaranteed to be at least 0.25% above the Bank of England Base Rate</i>	1	£30+	5.25%	-	5.25%	5.50%	-	5.50%
Skipton Tracker Saver & Skipton Tracker Saver Online <i>Tracks Bank of England Base Rate</i>	1	£1+	5.00%	-	5.00%	5.25%	-	5.25%
Tracker Account <i>Tracks 0.90% below the Bank of England Base Rate for 24 months</i>	3	£1+	4.10%	4.02%	4.10%	4.35%	4.27%	4.35%
Tracker Account <i>Tracks 1.10% below the Bank of England Base Rate for 24 months</i>	4	£1+	3.90%	3.83%	3.90%	4.15%	4.07%	4.15%
Trust Saver	1-2	£10k+	3.30%	3.25%	3.30%	3.35%	3.30%	3.35%

Cash ISAs with introductory bonus rate

Product Description		Issue	Tier	Current Rate			New Rate		
				Tax free		AER	Tax free		AER
				Annual	Monthly		Annual	Monthly	
Accessible Bonus Cash ISA	Without Bonus	9-12	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Bonus Cash ISA & Online Bonus Cash ISA	Without Bonus	3-13	£1+	3.00%	2.96%	3.00%	3.25%	3.20%	3.25%
Cash ISA Plus & Online Cash ISA Plus	Without Bonus	1-2	£1+	3.00%	2.96%	3.00%	3.25%	3.20%	3.25%
Cash ISA Saver Plus	Without Bonus	1	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Review Cash ISA	Without Bonus	1-5	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Review Cash ISA	With Bonus	6	£1+	4.00%	-	4.00%	4.05%	-	4.05%
	Without Bonus			3.50%	-	3.50%	3.55%	-	3.55%

Non-ISAs with introductory bonus rate

Product Description		Issue	Tier	Current Rate			New Rate		
				Gross		AER	Gross		AER
				Annual	Monthly		Annual	Monthly	
Limited Edition Online Saver	without bonus	1	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Online Bonus Saver & Accessible Bonus Saver	without bonus	5-7	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Bonus Saver & Branch Bonus Saver	with bonus	8	£1+	4.45%	-	4.45%	4.60%	-	4.60%
	without bonus			3.83%	-	3.83%	3.98%	-	3.98%
Regular Savings	with bonus	1	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Review Account	without bonus	7-15	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Review Account	with bonus	16	£1+	4.00%	-	4.00%	4.05%	-	4.05%
	without bonus			3.50%	-	3.50%	3.55%	-	3.55%

Limited Access Cash ISAs

Product Description		Issue	Tier	Current Rate			New Rate		
				Tax free		AER	Tax free		AER
				Annual	Monthly		Annual	Monthly	
60 Day Notice Cash ISA Account		1	£1+	4.00%	-	4.00%	4.10%	-	4.10%

Limited Access Non-ISAs

Product Description		Issue	Tier	Current Rate			New Rate		
				Gross		AER	Gross		AER
				Annual	Monthly		Annual	Monthly	
30 Day Notice Account		1	£1+	3.30%	-	3.30%	3.55%	-	3.55%
45 Day Notice Account		1-4	£100+	3.30%	-	3.30%	3.55%	-	3.55%
45 Day Notice Account		5-8	£1+	3.30%	-	3.30%	3.55%	-	3.55%
60 Day Notice Account		1-4	£1+	3.40%	-	3.40%	3.60%	-	3.60%
60 Day Notice Account		5	£1+	3.80%	-	3.80%	3.90%	-	3.90%
90 Day Notice Account		1-8	£1+	3.55%	-	3.55%	3.75%	-	3.75%
120 Day Notice Account		1-10	£1+	3.65%	-	3.65%	3.90%	-	3.90%
120 Day Notice Account		11	£1+	4.00%	-	4.00%	4.10%	-	4.10%
Limited Access Saver		1-2	£25K+	4.00%	-	4.00%	4.25%	-	4.25%
Triple Access Saver, Branch Triple Access Saver & Online Triple Access Saver		1-6	£5K+	3.75%	3.69%	3.75%	4.00%	3.93%	4.00%
Double Access Saver & Branch Double Access Saver		1-2	£10K+	4.00%	-	4.00%	4.25%	-	4.25%

Children's Tax-free Savings Accounts

Product Description		Issue	Tier	Current Rate			New Rate		
				Tax free		AER	Tax free		AER
				Annual	Monthly		Annual	Monthly	
Child Trust Fund		1-4	£1+	4.60%	-	4.60%	4.75%	-	4.75%
<i>Guaranteed to never fall more than 1% below the Bank of England Base Rate</i>									
Child Trust Fund Matured Cash ISA		1	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Junior Cash ISA		2-5	£1+	4.60%	-	4.60%	4.75%	-	4.75%

Other Children's Accounts

Product Description		Issue	Tier	Current Rate			New Rate		
				Gross		AER	Gross		AER
				Annual	Monthly		Annual	Monthly	
Childrens Saver & Childrens Trust Saver		1-6	£1+	3.70%	-	3.70%	3.80%	-	3.80%
Leap Account		1	£1+	3.00%	-	3.00%	3.25%	-	3.25%
Leap Account		3	£1+	3.70%	-	3.70%	3.80%	-	3.80%

Holmesdale Cash ISAs

Product Description		Issue	Tier	Current Rate			New Rate		
				Tax free		AER	Tax free		AER
				Annual	Monthly		Annual	Monthly	
Cash ISA (Hbs)		1	£500+	3.10%	-	3.10%	3.35%	-	3.35%
Cash ISA 90 (Hbs)		1-2	£500+	3.35%	-	3.35%	3.45%	-	3.45%
Junior Cash ISA (Hbs)		1	£1+	4.60%	-	4.60%	4.75%	-	4.75%
Maturity Cash ISA (Hbs)		1	£500+	3.00%	-	3.00%	3.25%	-	3.25%

Holmesdale Non-ISAs

Product Description		Issue	Tier	Current Rate			New Rate		
				Gross		AER	Gross		AER
				Annual	Monthly		Annual	Monthly	
Branch Saver (Hbs)		1	£10+	3.10%	-	3.10%	3.30%	-	3.30%
Charities Easy Access (Hbs)		1	£75K+	3.10%	-	3.10%	3.30%	-	3.30%
Charities Notice (Hbs)		1	£500+	3.40%	-	3.40%	3.60%	-	3.60%
Charities Notice Share (Hbs)		1	£500+	3.40%	-	3.40%	3.60%	-	3.60%
Easy Access (Hbs)		1	£10+	3.10%	-	3.10%	3.30%	-	3.30%
Easy Access Retention (Hbs) (annual)		1	£10+	3.00%	-	3.00%	3.25%	-	3.25%
Holmesdale 30 (Hbs) (monthly)		1	£2.5K+	-	3.25%	3.30%	-	3.49%	3.55%
Holmesdale Business 60 (Hbs) (annual)		1	£500+	3.40%	-	3.40%	3.60%	-	3.60%
Holmesdale Business 60 Share (Hbs) (annual)		1	£500+	3.40%	-	3.40%	3.60%	-	3.60%
Holmesdale Business 90 (Hbs) (annual)		1	£500+	3.55%	-	3.55%	3.75%	-	3.75%
Holmesdale Business 90 Share (Hbs) (annual)		1	£500+	3.55%	-	3.55%	3.75%	-	3.75%
Holmesdale Business Saver (Hbs) (annual)		1	£10+	3.10%	-	3.10%	3.30%	-	3.30%
Holmesdale Business Saver Share (Hbs) (annual)		1	£10+	3.10%	-	3.10%	3.30%	-	3.30%
Home Saver (Hbs) (annual)		1	£10+	3.10%	-	3.10%	3.30%	-	3.30%
Maturity Easy Access (Hbs) (annual)		1	£10+	3.00%	-	3.00%	3.25%	-	3.25%
Regular Savings (Hbs) (annual)		1	£10+	3.00%	-	3.00%	3.25%	-	3.25%
Save 35 (Hbs) (annual)		1	£10K+	3.30%	-	3.30%	3.50%	-	3.50%
Save 60 (Hbs) (annual)		1	£10K+	3.40%	-	3.40%	3.60%	-	3.60%
Young Saver (Hbs) (annual)		1	£1+	4.60%	-	4.60%	4.75%	-	4.75%

For more information, speak to one of our consultants today.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. All ISA and Child Trust Fund interest is paid tax-free, which means it's exempt from income tax. We pay all non-ISA savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future.

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