



AA

Current and previous interest rates

Rates correct as at 1st December 2017

Contents

FIXED RATE PRODUCTS	2
AA ISA - Fixed Rate Product	2
VARIABLE RATE PRODUCTS	3
AA ISA - Easy Access Product	3
Easy Saver	3
Member Saver.....	4
ISA Holding account	4

THE AA ISA is provided by OneFamily. Money in this AA ISA is deposited with Bank of Ireland UK.

OneFamily is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992, Reg. No. 939F), of which Family Equity Plan Limited (Co. No. 2208249) is a subsidiary. Financial Services Register numbers 110067 and 122351 respectively. Registered in England and Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Family Equity Plan Limited is authorised and regulated by the Financial Conduct Authority.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc. Bank of Ireland (UK) plc authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 512956. Registered in England and Wales (No. 07022885). Registered Office: Bow Bells House, 1 Bread Street, London, EC4M 9BE.

GUIDANCE ON ISSUE NUMBER:

Our accounts come in limited edition issues, each with their own interest rate. You can find your issue number in the following ways:

- On your confirmation of deposit correspondence
- On your annual statement (if applicable)
- Log in to your online account

FIXED RATE PRODUCTS

AA ISA - Fixed Rate Product

All Rates are tax-free/AER[^]

Issue	1 year	2 year	Date From	Date To	Available to new savers
13	1.36%	1.51%	22/11/2017	Present	Yes
12	0.90%	0.90%	06/04/2017	21/11/2017	No
11	0.86%	0.86%	03/03/2017	05/04/2017	No
10	0.75%	0.75%	04/11/2016	03/03/2017	No
9	0.85%	0.90%	21/10/2016	03/11/2016	No
8	0.95%	1.00%	03/08/2016	20/10/2016	No
7	1.00%	1.10%	11/07/2016	02/08/2016	No
6	1.15%	1.20%	18/05/2016	11/07/2016	No
5	1.25%	1.30%	27/04/2016	17/05/2016	No
4	1.35%	1.45%	11/02/2016	26/04/2016	No
3	1.50%	1.60%	04/01/2016	10/02/2016	No
2	1.76%	2.01%	06/10/2015	03/01/2016	No
1	1.61%	1.81%	07/10/2015	05/10/2015	No

Annual interest, calculated daily, will be paid on the anniversary of product opening

[^] AER: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
^{**} Gross: Gross rates do not take into account deductions of income tax.

VARIABLE RATE PRODUCTS

AA ISA - Easy Access Product

All rates are tax-free/AER[^]

Issue	Underlying Rate	Bonus Rate	Total Rate	Date From	Date To	Available to new savers
13	0.20%	0.86%	1.06%	11/10/2017	Present	Yes
12	0.20%	0.75%	0.95%	26/06/2017	10/10/2017	No
11	0.20%	0.81%	1.01%	19/05/2017	25/06/2017	No
10	0.20%	0.76%	0.96%	06/04/2017	18/05/2017	No
9	0.20%	0.66%	0.86%	03/03/2017	05/04/2017	No
8	0.20%	0.55%	0.75%	04/11/2016	02/03/2017	No
7	0.35%	N/A	0.35%	21/10/2016	03/11/2016	No
6	0.35%	N/A	0.35%	15/08/2016	20/10/2016	No
5	0.35%	N/A	0.35%	18/05/2016	14/08/2016	No
4	0.35%	N/A	0.35%	27/04/2016	17/05/2016	No
3	1.00%	N/A	1.00%	11/02/2016	26/04/2016	No
2	1.00%	N/A	1.00%	06/10/2015	11/02/2016	No
1	0.10%	N/A	0.10%	07/09/2015	05/10/2015	No

Annual interest, calculated daily, will be paid March 20th each year

Easy Saver

All rates are gross**/AER[^]

Issue	Underlying Rate	Bonus Rate	Total Rate	Date From	Date To	Available to new Savers
5	0.20%	1.01%	1.21%	22/11/2017	Present	Yes
4	0.20%	0.81%	1.01%	26/05/2017	21/11/2017	No
3	0.20%	0.77%	0.97%	06/04/2017	25/05/2017	No
2	0.20%	0.71%	0.91%	03/03/2017	05/04/2017	No
1	0.20%	0.55%	0.75%	02/02/2017	02/03/2017	No

[^] AER: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

** Gross: Gross rates do not take into account deductions of income tax.

Interest is calculated daily and paid annually on anniversary of account opening

Member Saver

All rates are gross**/AER^

Issue	Rate	Date From	Date To	Available to new Savers
2	1.10%	22/11/2017	Present	Yes
1	1.10%	01/12/2017	Present	No
1	1.03%	26/05/2017	30/11/2017	No
1	1.00%	06/04/2017	25/05/2017	No
1	0.95%	03/03/2017	05/04/2017	No
1	0.86%	02/03/2017	02/03/2017	No

Interest is calculated daily and paid annually on anniversary of account opening

ISA Holding account

Balance	Current tax-free/AER^	Rate Available From	Rate Available To
£100+	0.25%	05/09/2016	Present
£100+	0.50%	06/10/2015	04/10/2016