



Current and previous interest rates

Rates correct as of 16th December 2020

Contents

GUIDANCE ON ISSUE NUMBER	2
FIXED RATE PRODUCTS	2
AA ISA – Fixed Rate Products	2
VARIABLE RATE PRODUCTS.....	3
AA ISA – Easy Access Product	3
AA ISA – Member Easy Access Product.....	5
AA ISA – Holding Product	6
Easy Saver.....	7
Member Saver	9

The AA ISA is provided by OneFamily. Money in the AA ISA is deposited with Bank of Ireland UK.

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

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

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)
- By logging into your online account

FIXED RATE PRODUCTS

AA ISA – Fixed Rate Products

All rates are tax-free/AER[^]

Issue	1 Year	2 Year	Rate applicable from	Available to new savers?
19	0.40%	0.45%	16/12/2020	Yes
18	0.50%	0.55%	23/06/2020	No
17	0.70%	0.80%	18/03/2020	No
16	1.20%	1.30%	30/07/2019	No
15	1.36%	1.51%	17/07/2019	No
14	1.56%	1.80%	20/05/2019	No
13	1.36%	1.51%	22/11/2017	No
12	0.90%	0.90%	06/04/2017	No
11	0.86%	0.86%	03/03/2017	No
10	0.75%	0.75%	04/11/2016	No
9	0.85%	0.90%	21/10/2016	No
8	0.95%	1.00%	03/08/2016	No
7	1.00%	1.10%	11/07/2016	No
6	1.15%	1.20%	18/05/2016	No
5	1.25%	1.30%	27/04/2016	No
4	1.35%	1.45%	11/02/2016	No
3	1.50%	1.60%	04/01/2016	No
2	1.76%	2.01%	06/10/2015	No
1	1.61%	1.81%	07/10/2015	No

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

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VARIABLE RATE PRODUCTS

AA ISA – Easy Access Product

All rates are tax-free/AER[^]

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
22	0.01%	0.24%	0.25%	16/12/2020	Yes
21	0.01%	0.34%	0.35%	10/07/2020	No
20	0.01%	0.44%	0.45%	29/05/2020	No
19	0.10%	0.65%	0.75%	13/05/2020	No
18	0.10%	0.90%	1.00%	18/03/2020	No
17	0.01%	1.00%	1.01%	01/05/2020	No
17	0.20%	1.00%	1.20%	02/03/2020	No
16	0.01%	0.91%	0.92%	01/05/2020	No
16	0.20%	0.91%	1.11%	30/07/2019	No
15	0.01%	N/A	0.01%	01/05/2020	No
15	0.20%	N/A	0.20%	20/05/2019	No
14	0.01%	N/A	0.01%	01/05/2020	No
14	0.20%	N/A	0.20%	04/10/2018	No
13	0.01%	N/A	0.01%	01/05/2020	No
13	0.20%	N/A	0.20%	11/10/2017	No
12	0.01%	N/A	0.01%	01/05/2020	No
12	0.20%	N/A	0.20%	23/06/2017	No
11	0.01%	N/A	0.01%	01/05/2020	No
11	0.35%	N/A	0.35%	01/09/2018	No
11	0.20%	N/A	0.20%	19/05/2017	No
10	0.01%	N/A	0.01%	01/05/2020	No
10	0.35%	N/A	0.35%	01/09/2018	No
10	0.20%	N/A	0.20%	06/04/2017	No
9	0.01%	N/A	0.01%	01/05/2020	No
9	0.35%	N/A	0.35%	01/09/2018	No
9	0.20%	N/A	0.20%	03/03/2017	No

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8	0.01%	N/A	0.01%	01/05/2020	No
8	0.35%	N/A	0.35%	01/09/2018	No
8	0.20%	N/A	0.20%	04/11/2016	No
7	0.01%	N/A	0.01%	01/05/2020	No
7	0.35%	N/A	0.35%	01/12/2017	No
7	0.20%	N/A	0.20%	21/10/2016	No
6	0.01%	N/A	0.01%	01/05/2020	No
6	0.35%	N/A	0.35%	01/12/2017	No
6	0.20%	N/A	0.20%	15/08/2016	No
5	0.01%	N/A	0.01%	01/05/2020	No
5	0.35%	N/A	0.35%	01/12/2017	No
5	0.25%	N/A	0.25%	18/05/2016	No
4	0.01%	N/A	0.01%	01/05/2020	No
4	0.35%	N/A	0.35%	01/12/2017	No
4	0.25%	N/A	0.25%	25/04/2016	No
3	0.10%	N/A	0.10%	01/05/2020	No
3	0.75%	N/A	0.75%	02/10/2019	No
3	1.00%	N/A	1.00%	05/09/2016	No
3	1.25%	N/A	1.25%	11/02/2016	No
2	0.35%	N/A	0.35%	01/05/2020	No
2	1.00%	N/A	1.00%	05/09/2016	No
2	1.25%	N/A	1.25%	11/02/2016	No
2	1.00%	N/A	1.00%	06/10/2015	No
1	0.10%	N/A	0.10%	07/09/2015	No

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

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

AA ISA – Member Easy Access Product

All rates are tax-free/AER[^]

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
8	0.35%	N/A	0.35%	16/12/2020	Yes
7	0.45%	N/A	0.45%	10/07/2020	No
6	0.71%	N/A	0.71%	29/05/2020	No
5	1.01%	N/A	1.01%	18/03/2020	No
4	0.56%	N/A	0.56%	01/05/2020	No
4	1.21%	N/A	1.21%	30/07/2019	No
3	0.78%	N/A	0.78%	01/05/2020	No
3	1.43%	N/A	1.43%	20/05/2019	No
2	0.74%	N/A	0.74%	01/05/2020	No
2	1.39%	N/A	1.39%	06/03/2019	No
1	0.61%	N/A	0.61%	01/05/2020	No
1	1.26%	N/A	1.26%	04/10/2018	No

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AA ISA – Holding Product

All rates are tax-free/AER[^]

Balance	Current tax-free/AER [^]	Rate Available From	Rate Available To
£100+	0.01%	01/05/2020	Present
£100+	0.10%	02/10/2019	30/04/2020
£100+	0.25%	05/09/2016	01/10/2019
£100+	0.50%	06/10/2015	04/10/2016

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

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^{**} Gross rates do not take into account deductions of income tax.

Easy Saver

All rates are gross**/AER^

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
18	0.01%	0.24%	0.25%	16/12/2020	Yes
17	0.01%	0.34%	0.35%	10/07/2020	No
16	0.01%	0.44%	0.45%	29/05/2020	No
15	0.10%	0.65%	0.75%	13/05/2020	No
14	0.10%	0.90%	1.00%	16/03/2020	No
13	0.01%	1.00%	1.01%	03/06/2020	No
13	0.20%	1.00%	1.20%	02/03/2020	No
12	0.01%	0.91%	0.92%	17/04/2020	No
12	0.20%	0.91%	1.11%	06/08/2019	No
11	0.01%	N/A	0.01%	17/04/2020	No
11	0.20%	N/A	0.20%	05/07/2019	No
10	0.01%	N/A	0.01%	17/04/2020	No
10	0.20%	N/A	0.20%	24/06/2019	No
9	0.01%	N/A	0.01%	17/04/2020	No
9	0.20%	N/A	0.20%	20/05/2019	No
8	0.01%	N/A	0.01%	17/04/2020	No
8	0.20%	N/A	0.20%	11/09/2018	No
7	0.01%	N/A	0.01%	17/04/2020	No
7	0.20%	N/A	0.20%	12/02/2018	No
6	0.01%	N/A	0.01%	17/04/2020	No
6	0.20%	N/A	0.20%	04/01/2018	No
5	0.01%	N/A	0.01%	17/04/2020	No
5	0.20%	N/A	0.20%	22/11/2017	No
4	0.01%	N/A	0.01%	17/04/2020	No
4	0.20%	N/A	0.20%	26/05/2017	No
3	0.01%	N/A	0.01%	17/04/2020	No
3	0.35%	N/A	0.35%	01/09/2018	No

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3	0.20%	N/A	0.20%	06/04/2017	No
2	0.01%	N/A	0.01%	17/04/2020	No
2	0.35%	N/A	0.35%	01/09/2018	No
2	0.20%	N/A	0.20%	03/03/2017	No
1	0.01%	N/A	0.01%	17/04/2020	No
1	0.35%	N/A	0.35%	01/09/2018	No
1	0.20%	N/A	0.20%	02/02/2017	No

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

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

Member Saver

All rates are gross**/AER^

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
12	0.35%	N/A	0.35%	16/12/2020	Yes
11	0.45%	N/A	0.45%	10/07/2020	No
10	0.71%	N/A	0.71%	29/05/2020	No
9	1.01%	N/A	1.01%	16/03/2020	No
8	0.56%	N/A	0.56%	03/06/2020	No
8	1.21%	N/A	1.21%	06/08/2019	No
7	0.72%	N/A	0.72%	17/04/2020	No
7	1.37%	N/A	1.37%	05/07/2019	No
6	0.83%	N/A	0.83%	17/04/2020	No
6	1.48%	N/A	1.48%	24/06/2019	No
5	0.79%	N/A	0.79%	17/04/2020	No
5	1.44%	N/A	1.44%	20/05/2019	No
4	0.72%	N/A	0.72%	17/04/2020	No
4	1.37%	N/A	1.37%	11/09/2018	No
3	0.40%	N/A	0.40%	17/04/2020	No
3	1.05%	N/A	1.05%	02/10/2019	No
3	1.30%	N/A	1.30%	02/06/2018	No
2	0.30%	N/A	0.30%	17/04/2020	No
2	0.95%	N/A	0.95%	02/10/2019	No
2	1.20%	N/A	1.20%	04/01/2018	No
2	1.10%	N/A	1.10%	22/11/2017	No
1	0.20%	N/A	0.20%	17/04/2020	No
1	0.85%	N/A	0.85%	02/10/2019	No
1	1.10%	N/A	1.10%	01/12/2017	No
1	1.03%	N/A	1.03%	26/05/2017	No
1	1.00%	N/A	1.00%	06/04/2017	No
1	0.95%	N/A	0.95%	03/03/2017	No

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1	0.86%	N/A	0.86%	02/03/2017	No
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