



Current and previous interest rates

Rates correct as of 19th January 2023

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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?
25	2.90%	3.00%	15/11/2022	Yes
24	2.75%	2.85%	26/10/2022	No
23	1.20%	1.30%	13/10/2022	No
22	0.70%	0.80%	31/08/2022	No
21	0.45%	0.50%	07/06/2022	No
20	0.35%	0.40%	20/04/2021	No
19	0.40%	0.45%	16/12/2020	No
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

[^] 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.

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

^ 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.

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?
28	0.50%	1.40%	1.90%	15/11/2022	Yes
27	0.65%	0.60%	1.25%	19/01/2023	No
27	0.50%	0.60%	1.10%	01/12/2022	No
27	0.30%	0.60%	0.90%	13/10/2022	No
26	0.65%	0.30%	0.95%	19/01/2023	No
26	0.50%	0.30%	0.80%	01/12/2022	No
26	0.30%	0.30%	0.60%	14/10/2022	No
26	0.20%	0.30%	0.50%	31/08/2022	No
25	0.65%	0.20%	0.85%	19/01/2023	No
25	0.50%	0.20%	0.70%	01/12/2022	No
25	0.30%	0.20%	0.50%	14/10/2022	No
25	0.20%	0.20%	0.40%	31/08/2022	No
25	0.10%	0.20%	0.30%	07/06/2022	No
24	0.65%	0.15%	0.80%	19/01/2023	No
24	0.50%	0.15%	0.65%	01/12/2022	No
24	0.30%	0.15%	0.45%	14/10/2022	No
24	0.20%	0.15%	0.35%	31/08/2022	No
24	0.15%	0.15%	0.30%	03/08/2022	No
24	0.10%	0.15%	0.25%	04/05/2022	No
23	0.65%	0.20%	0.85%	19/01/2023	No
23	0.50%	0.20%	0.70%	01/12/2022	No
23	0.30%	0.20%	0.50%	14/10/2022	No
23	0.20%	0.20%	0.40%	31/08/2022	No
23	0.15%	0.20%	0.35%	03/08/2022	No
23	0.10%	0.20%	0.30%	05/05/2022	No
23	0.05%	0.20%	0.25%	08/02/2022	No

[^] 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.

22	0.65%	N/A	0.65%	19/01/2023	No
22	0.50%	N/A	0.50%	01/12/2022	No
22	0.30%	N/A	0.30%	14/10/2022	No
22	0.20%	N/A	0.20%	31/08/2022	No
22	0.15%	N/A	0.15%	03/08/2022	No
22	0.10%	N/A	0.10%	05/05/2022	No
22	0.05%	N/A	0.05%	08/02/2022	No
22	0.01%	N/A	0.01%	16/12/2020	No
21	0.65%	N/A	0.65%	19/01/2023	No
21	0.50%	N/A	0.50%	01/12/2022	No
21	0.30%	N/A	0.30%	14/10/2022	No
21	0.20%	N/A	0.20%	31/08/2022	No
21	0.15%	N/A	0.15%	03/08/2022	No
21	0.10%	N/A	0.10%	05/05/2022	No
21	0.05%	N/A	0.05%	08/02/2022	No
21	0.01%	N/A	0.01%	10/07/2020	No
20	0.65%	N/A	0.65%	19/01/2023	No
20	0.50%	N/A	0.50%	01/12/2022	No
20	0.30%	N/A	0.30%	14/10/2022	No
20	0.20%	N/A	0.20%	31/08/2022	No
20	0.15%	N/A	0.15%	03/08/2022	No
20	0.10%	N/A	0.10%	05/05/2022	No
20	0.05%	N/A	0.05%	08/02/2022	No
20	0.01%	N/A	0.01%	29/05/2020	No
19	0.65%	N/A	0.65%	19/01/2023	No
19	0.50%	N/A	0.50%	01/12/2022	No
19	0.30%	N/A	0.30%	14/10/2022	No
19	0.20%	N/A	0.20%	31/08/2022	No
19	0.15%	N/A	0.15%	03/08/2022	No
19	0.10%	N/A	0.10%	13/05/2020	No
18	0.65%	N/A	0.65%	19/01/2023	No

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

18	0.50%	N/A	0.50%	01/12/2022	No
18	0.30%	N/A	0.30%	14/10/2022	No
18	0.20%	N/A	0.20%	31/08/2022	No
18	0.15%	N/A	0.15%	03/08/2022	No
18	0.10%	N/A	0.10%	18/03/2020	No
17	0.65%	N/A	0.65%	19/01/2023	No
17	0.50%	N/A	0.50%	01/12/2022	No
17	0.30%	N/A	0.30%	14/10/2022	No
17	0.20%	N/A	0.20%	31/08/2022	No
17	0.15%	N/A	0.15%	03/08/2022	No
17	0.10%	N/A	0.10%	05/05/2022	No
17	0.05%	N/A	0.05%	08/02/2022	No
17	0.01%	N/A	0.01%	01/05/2020	No
17	0.20%	N/A	0.20%	02/03/2020	No
16	0.65%	N/A	0.65%	19/01/2023	No
16	0.50%	N/A	0.50%	01/12/2022	No
16	0.30%	N/A	0.30%	14/10/2022	No
16	0.20%	N/A	0.20%	31/08/2022	No
16	0.15%	N/A	0.15%	03/08/2022	No
16	0.10%	N/A	0.10%	05/05/2022	No
16	0.05%	N/A	0.05%	08/02/2022	No
16	0.01%	N/A	0.01%	01/05/2020	No
16	0.20%	N/A	0.20%	30/07/2019	No
15	0.65%	N/A	0.65%	19/01/2023	No
15	0.50%	N/A	0.50%	01/12/2022	No
15	0.30%	N/A	0.30%	14/10/2022	No
15	0.20%	N/A	0.20%	31/08/2022	No
15	0.15%	N/A	0.15%	03/08/2022	No
15	0.10%	N/A	0.10%	05/05/2022	No
15	0.05%	N/A	0.05%	08/02/2022	No
15	0.01%	N/A	0.01%	01/05/2020	No

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

15	0.20%	N/A	0.20%	20/05/2019	No
14	0.65%	N/A	0.65%	19/01/2023	No
14	0.50%	N/A	0.50%	01/12/2022	No
14	0.30%	N/A	0.30%	14/10/2022	No
14	0.20%	N/A	0.20%	31/08/2022	No
14	0.15%	N/A	0.15%	03/08/2022	No
14	0.10%	N/A	0.10%	05/05/2022	No
14	0.05%	N/A	0.05%	08/02/2022	No
14	0.01%	N/A	0.01%	01/05/2020	No
14	0.20%	N/A	0.20%	04/10/2018	No
13	0.65%	N/A	0.65%	19/01/2023	No
13	0.50%	N/A	0.50%	01/12/2022	No
13	0.30%	N/A	0.30%	14/10/2022	No
13	0.20%	N/A	0.20%	31/08/2022	No
13	0.15%	N/A	0.15%	03/08/2022	No
13	0.10%	N/A	0.10%	05/05/2022	No
13	0.05%	N/A	0.05%	08/02/2022	No
13	0.01%	N/A	0.01%	01/05/2020	No
13	0.20%	N/A	0.20%	11/10/2017	No
12	0.65%	N/A	0.65%	19/01/2023	No
12	0.50%	N/A	0.50%	01/12/2022	No
12	0.30%	N/A	0.30%	14/10/2022	No
12	0.20%	N/A	0.20%	31/08/2022	No
12	0.15%	N/A	0.15%	03/08/2022	No
12	0.10%	N/A	0.10%	05/05/2022	No
12	0.05%	N/A	0.05%	08/02/2022	No
12	0.01%	N/A	0.01%	01/05/2020	No
12	0.20%	N/A	0.20%	23/06/2017	No
11	0.65%	N/A	0.65%	19/01/2023	No
11	0.50%	N/A	0.50%	01/12/2022	No
11	0.30%	N/A	0.30%	14/10/2022	No

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11	0.20%	N/A	0.20%	31/08/2022	No
11	0.15%	N/A	0.15%	03/08/2022	No
11	0.10%	N/A	0.10%	05/05/2022	No
11	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
10	0.50%	N/A	0.50%	01/12/2022	No
10	0.30%	N/A	0.30%	14/10/2022	No
10	0.20%	N/A	0.20%	31/08/2022	No
10	0.15%	N/A	0.15%	03/08/2022	No
10	0.10%	N/A	0.10%	05/05/2022	No
10	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
9	0.50%	N/A	0.50%	01/12/2022	No
9	0.30%	N/A	0.30%	14/10/2022	No
9	0.20%	N/A	0.20%	31/08/2022	No
9	0.15%	N/A	0.15%	03/08/2022	No
9	0.10%	N/A	0.10%	05/05/2022	No
9	0.05%	N/A	0.05%	08/02/2022	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
8	0.65%	N/A	0.65%	19/01/2023	No
8	0.50%	N/A	0.50%	01/12/2022	No
8	0.30%	N/A	0.30%	14/10/2022	No
8	0.20%	N/A	0.20%	31/08/2022	No

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8	0.15%	N/A	0.15%	03/08/2022	No
8	0.10%	N/A	0.10%	05/05/2022	No
8	0.05%	N/A	0.05%	08/02/2022	No
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	0.65%	N/A	0.65%	19/01/2023	No
7	0.50%	N/A	0.50%	01/12/2022	No
7	0.30%	N/A	0.30%	14/10/2022	No
7	0.20%	N/A	0.20%	31/08/2022	No
7	0.15%	N/A	0.15%	03/08/2022	No
7	0.10%	N/A	0.10%	05/05/2022	No
7	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
6	0.50%	N/A	0.50%	01/12/2022	No
6	0.30%	N/A	0.30%	14/10/2022	No
6	0.20%	N/A	0.20%	31/08/2022	No
6	0.15%	N/A	0.15%	03/08/2022	No
6	0.10%	N/A	0.10%	05/05/2022	No
6	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
5	0.50%	N/A	0.50%	01/12/2022	No
5	0.30%	N/A	0.30%	14/10/2022	No
5	0.20%	N/A	0.20%	31/08/2022	No
5	0.15%	N/A	0.15%	03/08/2022	No

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5	0.10%	N/A	0.10%	05/05/2022	No
5	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
4	0.50%	N/A	0.50%	01/12/2022	No
4	0.30%	N/A	0.30%	14/10/2022	No
4	0.20%	N/A	0.20%	31/08/2022	No
4	0.15%	N/A	0.15%	03/08/2022	No
4	0.10%	N/A	0.10%	05/05/2022	No
4	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
3	0.50%	N/A	0.50%	01/12/2022	No
3	0.30%	N/A	0.30%	14/10/2022	No
3	0.20%	N/A	0.20%	31/08/2022	No
3	0.15%	N/A	0.15%	03/08/2022	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	0.65%	N/A	0.65%	19/01/2023	No
2	0.50%	N/A	0.50%	01/12/2022	No
2	0.40%	N/A	0.40%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No

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

1	0.50%	N/A	0.50%	01/12/2022	No
1	0.30%	N/A	0.30%	14/10/2022	No
1	0.20%	N/A	0.20%	31/08/2022	No
1	0.15%	N/A	0.15%	03/08/2022	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

^ 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.

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?
14	2.00%	N/A	2.00%	15/11/2022	Yes
13	1.35%	N/A	1.35%	19/01/2023	No
13	1.20%	N/A	1.20%	01/12/2022	No
13	1.00%	N/A	1.00%	13/10/2022	No
12	1.05%	N/A	1.05%	19/01/2023	No
12	0.90%	N/A	0.90%	01/12/2022	No
12	0.70%	N/A	0.70%	14/10/2022	No
12	0.60%	N/A	0.60%	31/08/2022	No
11	0.90%	N/A	0.90%	19/01/2023	No
11	0.75%	N/A	0.75%	01/12/2022	No
11	0.55%	N/A	0.55%	14/10/2022	No
11	0.45%	N/A	0.45%	31/08/2022	No
11	0.40%	N/A	0.40%	07/06/2022	No
10	0.90%	N/A	0.90%	19/01/2023	No
10	0.75%	N/A	0.75%	01/12/2022	No
10	0.55%	N/A	0.55%	14/10/2022	No
10	0.45%	N/A	0.45%	31/08/2022	No
10	0.40%	N/A	0.40%	03/08/2022	No
10	0.35%	N/A	0.35%	04/05/2022	No
9	0.95%	N/A	0.95%	19/01/2023	No
9	0.80%	N/A	0.80%	01/12/2022	No
9	0.60%	N/A	0.60%	14/10/2022	No
9	0.50%	N/A	0.50%	31/08/2022	No
9	0.45%	N/A	0.45%	03/08/2022	No
9	0.40%	N/A	0.40%	05/05/2022	No
9	0.35%	N/A	0.35%	08/02/2022	No
8	1.00%	N/A	1.00%	19/01/2023	No
8	0.85%	N/A	0.85%	01/12/2022	No
8	0.65%	N/A	0.65%	14/10/2022	No

[^] 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.

8	0.55%	N/A	0.55%	31/08/2022	No
8	0.50%	N/A	0.50%	03/08/2022	No
8	0.45%	N/A	0.45%	05/05/2022	No
8	0.40%	N/A	0.40%	08/02/2022	No
8	0.35%	N/A	0.35%	16/12/2020	No
7	1.05%	N/A	1.05%	19/01/2023	No
7	0.90%	N/A	0.90%	01/12/2022	No
7	0.70%	N/A	0.70%	14/10/2022	No
7	0.60%	N/A	0.60%	03/08/2022	No
7	0.55%	N/A	0.55%	05/05/2022	No
7	0.50%	N/A	0.50%	08/02/2022	No
7	0.45%	N/A	0.45%	10/07/2020	No
6	1.05%	N/A	1.05%	19/01/2023	No
6	0.90%	N/A	0.90%	01/12/2022	No
6	0.70%	N/A	0.70%	14/10/2022	No
6	0.60%	N/A	0.60%	31/08/2022	No
6	0.55%	N/A	0.55%	03/08/2022	No
6	0.50%	N/A	0.50%	05/05/2022	No
6	0.45%	N/A	0.45%	08/02/2022	No
6	0.40%	N/A	0.40%	23/12/2021	No
6	0.71%	N/A	0.71%	29/05/2020	No
5	1.05%	N/A	1.05%	19/01/2023	No
5	0.90%	N/A	0.90%	01/12/2022	No
5	0.70%	N/A	0.70%	14/10/2022	No
5	0.60%	N/A	0.60%	31/08/2022	No
5	0.55%	N/A	0.55%	03/08/2022	No
5	0.50%	N/A	0.50%	05/05/2022	No
5	0.45%	N/A	0.45%	08/02/2022	No
5	0.40%	N/A	0.40%	23/12/2021	No
5	1.01%	N/A	1.01%	18/03/2020	No
4	1.05%	N/A	1.05%	19/01/2023	No

^ 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.

4	0.90%	N/A	0.90%	01/12/2022	No
4	0.70%	N/A	0.70%	14/10/2022	No
4	0.60%	N/A	0.60%	31/08/2022	No
4	0.55%	N/A	0.55%	03/08/2022	No
4	0.50%	N/A	0.50%	05/05/2022	No
4	0.45%	N/A	0.45%	08/02/2022	No
4	0.40%	N/A	0.40%	23/12/2021	No
4	0.56%	N/A	0.56%	01/05/2020	No
4	1.21%	N/A	1.21%	30/07/2019	No
3	1.05%	N/A	1.05%	19/01/2023	No
3	0.90%	N/A	0.90%	01/12/2022	No
3	0.70%	N/A	0.70%	14/10/2022	No
3	0.60%	N/A	0.60%	31/08/2022	No
3	0.55%	N/A	0.55%	03/08/2022	No
3	0.50%	N/A	0.50%	05/05/2022	No
3	0.45%	N/A	0.45%	08/02/2022	No
3	0.40%	N/A	0.40%	23/12/2021	No
3	0.78%	N/A	0.78%	01/05/2020	No
3	1.43%	N/A	1.43%	20/05/2019	No
2	1.05%	N/A	1.05%	19/01/2023	No
2	0.90%	N/A	0.90%	01/12/2022	No
2	0.70%	N/A	0.70%	14/10/2022	No
2	0.60%	N/A	0.60%	31/08/2022	No
2	0.55%	N/A	0.55%	03/08/2022	No
2	0.50%	N/A	0.50%	05/05/2022	No
2	0.45%	N/A	0.45%	08/02/2022	No
2	0.40%	N/A	0.40%	23/12/2021	No
2	0.74%	N/A	0.74%	01/05/2020	No
2	1.39%	N/A	1.39%	06/03/2019	No
1	1.05%	N/A	1.05%	19/01/2023	No
1	0.90%	N/A	0.90%	01/12/2022	No

^ 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.

1	0.70%	N/A	0.70%	14/10/2022	No
1	0.60%	N/A	0.60%	31/08/2022	No
1	0.55%	N/A	0.55%	03/08/2022	No
1	0.50%	N/A	0.50%	05/05/2022	No
1	0.45%	N/A	0.45%	08/02/2022	No
1	0.40%	N/A	0.40%	23/12/2021	No
1	0.61%	N/A	0.61%	01/05/2020	No
1	1.26%	N/A	1.26%	04/10/2018	No

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

AA ISA – Holding Product

All rates are tax-free/AER[^]

Current tax-free/AER [^]	Rate Available From	Rate Available To
0.60%	19/01/2023	Present
0.45%	01/12/2022	18/01/2023
0.25%	14/10/2022	30/11/2022
0.15%	31/08/2022	13/10/2022
0.05%	08/02/2022	30/08/2022
0.01%	01/05/2020	07/02/2022
0.10%	02/10/2019	30/04/2020
0.25%	05/09/2016	01/10/2019
0.50%	06/10/2015	04/10/2016

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

24019 012 01.2023

[^] 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.

Easy Saver

All rates are gross**/AER^

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
24	0.50%	1.55%	2.05%	15/11/2022	Yes
23	0.65%	0.60%	1.25%	19/01/2023	No
23	0.50%	0.60%	1.10%	01/12/2022	No
23	0.30%	0.60%	0.90%	13/10/2022	No
22	0.65%	0.30%	0.95%	19/01/2023	No
22	0.50%	0.30%	0.80%	01/12/2022	No
22	0.30%	0.30%	0.60%	14/10/2022	No
22	0.20%	0.30%	0.50%	31/08/2022	No
21	0.65%	0.20%	0.85%	19/01/2023	No
21	0.50%	0.20%	0.70%	01/12/2022	No
21	0.30%	0.20%	0.50%	14/10/2022	No
21	0.20%	0.20%	0.40%	31/08/2022	No
21	0.10%	0.20%	0.30%	07/06/2022	No
20	0.65%	0.15%	0.80%	19/01/2023	No
20	0.50%	0.15%	0.65%	01/12/2022	No
20	0.30%	0.15%	0.45%	14/10/2022	No
20	0.20%	0.15%	0.35%	31/08/2022	No
20	0.15%	0.15%	0.30%	03/08/2022	No
20	0.10%	0.15%	0.25%	04/05/2022	No
19	0.65%	0.20%	0.85%	19/01/2023	No
19	0.50%	0.20%	0.70%	01/12/2022	No
19	0.30%	0.20%	0.50%	14/10/2022	No
19	0.20%	0.20%	0.40%	31/08/2022	No
19	0.15%	0.20%	0.35%	03/08/2022	No
19	0.10%	0.20%	0.30%	05/05/2022	No
19	0.05%	0.20%	0.25%	08/02/2021	No
18	0.65%	N/A	0.65%	19/01/2023	No

^ 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.

18	0.50%	N/A	0.50%	01/12/2022	No
18	0.30%	N/A	0.30%	14/10/2022	No
18	0.20%	N/A	0.20%	31/08/2022	No
18	0.15%	N/A	0.15%	03/08/2022	No
18	0.10%	N/A	0.10%	05/05/2022	No
18	0.05%	N/A	0.05%	08/02/2021	No
18	0.01%	N/A	0.01%	16/12/2020	No
17	0.65%	N/A	0.65%	19/01/2023	No
17	0.50%	N/A	0.50%	01/12/2022	No
17	0.30%	N/A	0.30%	14/10/2022	No
17	0.20%	N/A	0.20%	31/08/2022	No
17	0.15%	N/A	0.15%	03/08/2022	No
17	0.10%	N/A	0.10%	05/05/2022	No
17	0.05%	N/A	0.05%	08/02/2022	No
17	0.01%	N/A	0.01%	10/07/2020	No
16	0.65%	N/A	0.65%	19/01/2023	No
16	0.50%	N/A	0.50%	01/12/2022	No
16	0.30%	N/A	0.30%	14/10/2022	No
16	0.20%	N/A	0.20%	31/08/2022	No
16	0.15%	N/A	0.15%	03/08/2022	No
16	0.10%	N/A	0.10%	05/05/2022	No
16	0.05%	N/A	0.05%	08/02/2022	No
16	0.01%	N/A	0.01%	29/05/2020	No
15	0.65%	N/A	0.65%	19/01/2023	No
15	0.50%	N/A	0.50%	01/12/2022	No
15	0.30%	N/A	0.30%	14/10/2022	No
15	0.20%	N/A	0.20%	31/08/2022	No
15	0.15%	N/A	0.15%	03/08/2022	No
15	0.10%	N/A	0.10%	13/05/2020	No
14	0.65%	N/A	0.65%	19/01/2023	No
14	0.50%	N/A	0.50%	01/12/2022	No

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

14	0.30%	N/A	0.30%	14/10/2022	No
14	0.20%	N/A	0.20%	31/08/2022	No
14	0.15%	N/A	0.15%	03/08/2022	No
14	0.10%	N/A	0.10%	16/03/2020	No
13	0.65%	N/A	0.65%	19/01/2023	No
13	0.50%	N/A	0.50%	01/12/2022	No
13	0.30%	N/A	0.30%	14/10/2022	No
13	0.20%	N/A	0.20%	31/08/2022	No
13	0.15%	N/A	0.15%	03/08/2022	No
13	0.10%	N/A	0.10%	05/05/2022	No
13	0.05%	N/A	0.05%	08/02/2022	No
13	0.01%	N/A	0.01%	03/06/2020	No
13	0.20%	N/A	0.20%	02/03/2020	No
12	0.65%	N/A	0.65%	19/01/2023	No
12	0.50%	N/A	0.50%	01/12/2022	No
12	0.30%	N/A	0.30%	14/10/2022	No
12	0.20%	N/A	0.20%	31/08/2022	No
12	0.15%	N/A	0.15%	03/08/2022	No
12	0.10%	N/A	0.10%	05/05/2022	No
12	0.05%	N/A	0.05%	08/02/2022	No
12	0.01%	N/A	0.01%	17/04/2020	No
12	0.20%	N/A	0.20%	06/08/2019	No
11	0.65%	N/A	0.65%	19/01/2023	No
11	0.50%	N/A	0.50%	01/12/2022	No
11	0.30%	N/A	0.30%	14/10/2022	No
11	0.20%	N/A	0.20%	31/08/2022	No
11	0.15%	N/A	0.15%	03/08/2022	No
11	0.10%	N/A	0.10%	05/05/2022	No
11	0.05%	N/A	0.05%	08/02/2022	No
11	0.01%	N/A	0.01%	17/04/2020	No
11	0.20%	N/A	0.20%	05/07/2019	No

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

10	0.65%	N/A	0.65%	19/01/2023	No
10	0.50%	N/A	0.50%	01/12/2022	No
10	0.30%	N/A	0.30%	14/10/2022	No
10	0.20%	N/A	0.20%	31/08/2022	No
10	0.15%	N/A	0.15%	03/08/2022	No
10	0.10%	N/A	0.10%	05/05/2022	No
10	0.05%	N/A	0.05%	08/02/2022	No
10	0.01%	N/A	0.01%	17/04/2020	No
10	0.20%	N/A	0.20%	24/06/2019	No
9	0.65%	N/A	0.65%	19/01/2023	No
9	0.50%	N/A	0.50%	01/12/2022	No
9	0.30%	N/A	0.30%	14/10/2022	No
9	0.20%	N/A	0.20%	31/08/2022	No
9	0.15%	N/A	0.15%	03/08/2022	No
9	0.10%	N/A	0.10%	05/05/2022	No
9	0.05%	N/A	0.05%	08/02/2022	No
9	0.01%	N/A	0.01%	17/04/2020	No
9	0.20%	N/A	0.20%	20/05/2019	No
8	0.65%	N/A	0.65%	19/01/2023	No
8	0.50%	N/A	0.50%	01/12/2022	No
8	0.30%	N/A	0.30%	14/10/2022	No
8	0.20%	N/A	0.20%	31/08/2022	No
8	0.15%	N/A	0.15%	03/08/2022	No
8	0.10%	N/A	0.10%	05/05/2022	No
8	0.05%	N/A	0.05%	08/02/2022	No
8	0.01%	N/A	0.01%	17/04/2020	No
8	0.20%	N/A	0.20%	11/09/2018	No
7	0.65%	N/A	0.65%	19/01/2023	No
7	0.50%	N/A	0.50%	01/12/2022	No
7	0.30%	N/A	0.30%	14/10/2022	No
7	0.20%	N/A	0.20%	31/08/2022	No

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

7	0.15%	N/A	0.15%	03/08/2022	No
7	0.10%	N/A	0.10%	05/05/2022	No
7	0.05%	N/A	0.05%	08/02/2022	No
7	0.01%	N/A	0.01%	17/04/2020	No
7	0.20%	N/A	0.20%	12/02/2018	No
6	0.65%	N/A	0.65%	19/01/2023	No
6	0.50%	N/A	0.50%	01/12/2022	No
6	0.30%	N/A	0.30%	14/10/2022	No
6	0.20%	N/A	0.20%	31/08/2022	No
6	0.15%	N/A	0.15%	03/08/2022	No
6	0.10%	N/A	0.10%	05/05/2022	No
6	0.05%	N/A	0.05%	08/02/2022	No
6	0.01%	N/A	0.01%	17/04/2020	No
6	0.20%	N/A	0.20%	04/01/2018	No
5	0.65%	N/A	0.65%	19/01/2023	No
5	0.50%	N/A	0.50%	01/12/2022	No
5	0.30%	N/A	0.30%	14/10/2022	No
5	0.20%	N/A	0.20%	31/08/2022	No
5	0.15%	N/A	0.15%	03/08/2022	No
5	0.10%	N/A	0.10%	05/05/2022	No
5	0.05%	N/A	0.05%	08/02/2022	No
5	0.01%	N/A	0.01%	17/04/2020	No
5	0.20%	N/A	0.20%	22/11/2017	No
4	0.65%	N/A	0.65%	19/01/2023	No
4	0.50%	N/A	0.50%	01/12/2022	No
4	0.30%	N/A	0.30%	14/10/2022	No
4	0.20%	N/A	0.20%	31/08/2022	No
4	0.15%	N/A	0.15%	03/08/2022	No
4	0.10%	N/A	0.10%	05/05/2022	No
4	0.05%	N/A	0.05%	08/02/2022	No
4	0.01%	N/A	0.01%	17/04/2020	No

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

4	0.20%	N/A	0.20%	26/05/2017	No
3	0.65%	N/A	0.65%	19/01/2023	No
3	0.50%	N/A	0.50%	01/12/2022	No
3	0.30%	N/A	0.30%	14/10/2022	No
3	0.20%	N/A	0.20%	31/08/2022	No
3	0.15%	N/A	0.15%	03/08/2022	No
3	0.10%	N/A	0.10%	05/05/2022	No
3	0.05%	N/A	0.05%	08/02/2022	No
3	0.01%	N/A	0.01%	17/04/2020	No
3	0.35%	N/A	0.35%	01/09/2018	No
3	0.20%	N/A	0.20%	06/04/2017	No
2	0.65%	N/A	0.65%	19/01/2023	No
2	0.50%	N/A	0.50%	01/12/2022	No
2	0.30%	N/A	0.30%	14/10/2022	No
2	0.20%	N/A	0.20%	31/08/2022	No
2	0.15%	N/A	0.15%	03/08/2022	No
2	0.10%	N/A	0.10%	05/05/2022	No
2	0.05%	N/A	0.05%	08/02/2022	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	0.65%	N/A	0.65%	19/01/2023	No
1	0.50%	N/A	0.50%	01/12/2022	No
1	0.30%	N/A	0.30%	14/10/2022	No
1	0.20%	N/A	0.20%	31/08/2022	No
1	0.15%	N/A	0.15%	03/08/2022	No
1	0.10%	N/A	0.10%	05/05/2022	No
1	0.05%	N/A	0.05%	08/02/2022	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

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

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

^ 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.

Classified as Confidential (Red)

Member Saver

All rates are gross**/AER^

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
18	2.15%	N/A	2.15%	15/11/2022	Yes
17	1.35%	N/A	1.35%	19/01/2023	No
17	1.20%	N/A	1.20%	01/12/2022	No
17	1.00%	N/A	1.00%	13/10/2022	No
16	1.05%	N/A	1.05%	19/01/2023	No
16	0.90%	N/A	0.90%	01/12/2022	No
16	0.70%	N/A	0.70%	14/10/2022	No
16	0.60%	N/A	0.60%	31/08/2022	No
15	0.90%	N/A	0.90%	19/01/2023	No
15	0.75%	N/A	0.75%	01/12/2022	No
15	0.55%	N/A	0.55%	14/10/2022	No
15	0.45%	N/A	0.45%	31/08/2022	No
15	0.40%	N/A	0.40%	07/06/2022	No
14	0.90%	N/A	0.90%	19/01/2023	No
14	0.75%	N/A	0.75%	01/12/2022	No
14	0.55%	N/A	0.55%	14/10/2022	No
14	0.45%	N/A	0.45%	31/08/2022	No
14	0.40%	N/A	0.40%	03/08/2022	No
14	0.35%	N/A	0.35%	04/05/2022	No
13	0.95%	N/A	0.95%	19/01/2023	No
13	0.80%	N/A	0.80%	01/12/2022	No
13	0.60%	N/A	0.60%	04/10/2022	No
13	0.50%	N/A	0.50%	31/08/2022	No
13	0.45%	N/A	0.45%	03/08/2022	No
13	0.40%	N/A	0.40%	05/05/2022	No
13	0.35%	N/A	0.35%	08/02/2022	No
12	1.00%	N/A	1.00%	19/01/2023	No
12	0.85%	N/A	0.85%	01/12/2022	No

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

12	0.65%	N/A	0.65%	14/10/2022	No
12	0.55%	N/A	0.55%	31/08/2022	No
12	0.50%	N/A	0.50%	03/08/2022	No
12	0.45%	N/A	0.45%	05/05/2022	No
12	0.40%	N/A	0.40%	08/02/2022	No
12	0.35%	N/A	0.35%	16/12/2020	No
11	1.05%	N/A	1.05%	19/01/2023	No
11	0.90%	N/A	0.90%	01/12/2022	No
11	0.70%	N/A	0.70%	14/10/2022	No
11	0.60%	N/A	0.60%	03/08/2022	No
11	0.55%	N/A	0.55%	05/05/2022	No
11	0.50%	N/A	0.50%	08/02/2022	No
11	0.45%	N/A	0.45%	10/07/2020	No
10	1.05%	N/A	1.05%	19/01/2023	No
10	0.90%	N/A	0.90%	01/12/2022	No
10	0.70%	N/A	0.70%	14/10/2022	No
10	0.60%	N/A	0.60%	31/08/2022	No
10	0.55%	N/A	0.55%	03/08/2022	No
10	0.50%	N/A	0.50%	05/05/2022	No
10	0.45%	N/A	0.45%	08/02/2022	No
10	0.40%	N/A	0.40%	20/12/2021	No
10	0.71%	N/A	0.71%	29/05/2020	No
9	1.05%	N/A	1.05%	19/01/2023	No
9	0.90%	N/A	0.90%	01/12/2022	No
9	0.70%	N/A	0.70%	14/10/2022	No
9	0.60%	N/A	0.60%	31/08/2022	No
9	0.55%	N/A	0.55%	03/08/2022	No
9	0.50%	N/A	0.50%	05/05/2022	No
9	0.45%	N/A	0.45%	08/02/2022	No
9	0.40%	N/A	0.40%	20/12/2021	No
9	1.01%	N/A	1.01%	16/03/2020	No

^ 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.

8	1.05%	N/A	1.05%	19/01/2023	No
8	0.90%	N/A	0.90%	01/12/2022	No
8	0.70%	N/A	0.70%	14/10/2022	No
8	0.60%	N/A	0.60%	31/08/2022	No
8	0.55%	N/A	0.55%	03/08/2022	No
8	0.50%	N/A	0.50%	05/05/2022	No
8	0.45%	N/A	0.45%	08/02/2022	No
8	0.40%	N/A	0.40%	20/12/2021	No
8	0.56%	N/A	0.56%	03/06/2020	No
8	1.21%	N/A	1.21%	06/08/2019	No
7	1.05%	N/A	1.05%	19/01/2023	No
7	0.90%	N/A	0.90%	01/12/2022	No
7	0.70%	N/A	0.70%	14/10/2022	No
7	0.60%	N/A	0.60%	31/08/2022	No
7	0.55%	N/A	0.55%	03/08/2022	No
7	0.50%	N/A	0.50%	05/05/2022	No
7	0.45%	N/A	0.45%	08/02/2022	No
7	0.40%	N/A	0.40%	20/12/2021	No
7	0.72%	N/A	0.72%	17/04/2020	No
7	1.37%	N/A	1.37%	05/07/2019	No
6	1.05%	N/A	1.05%	19/01/2023	No
6	0.90%	N/A	0.90%	01/12/2022	No
6	0.70%	N/A	0.70%	14/10/2022	No
6	0.60%	N/A	0.60%	31/08/2022	No
6	0.55%	N/A	0.55%	03/08/2022	No
6	0.50%	N/A	0.50%	05/05/2022	No
6	0.45%	N/A	0.45%	08/02/2022	No
6	0.40%	N/A	0.40%	20/12/2021	No
6	0.83%	N/A	0.83%	17/04/2020	No
6	1.48%	N/A	1.48%	24/06/2019	No
5	1.05%	N/A	1.05%	19/01/2023	No
5	0.90%	N/A	0.90%	01/12/2022	No

^ 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.

5	0.70%	N/A	0.70%	14/10/2022	No
5	0.60%	N/A	0.60%	31/08/2022	No
5	0.55%	N/A	0.55%	03/08/2022	No
5	0.50%	N/A	0.50%	05/05/2022	No
5	0.45%	N/A	0.45%	08/02/2022	No
5	0.40%	N/A	0.40%	20/12/2021	No
5	0.79%	N/A	0.79%	17/04/2020	No
5	1.44%	N/A	1.44%	20/05/2019	No
4	1.05%	N/A	1.05%	19/01/2023	No
4	0.90%	N/A	0.90%	01/12/2022	No
4	0.70%	N/A	0.70%	14/10/2022	No
4	0.60%	N/A	0.60%	31/08/2022	No
4	0.55%	N/A	0.55%	03/08/2022	No
4	0.50%	N/A	0.50%	05/05/2022	No
4	0.45%	N/A	0.45%	08/02/2022	No
4	0.40%	N/A	0.40%	20/12/2021	No
4	0.72%	N/A	0.72%	17/04/2020	No
4	1.37%	N/A	1.37%	11/09/2018	No
3	1.05%	N/A	1.05%	19/01/2023	No
3	0.90%	N/A	0.90%	01/12/2022	No
3	0.70%	N/A	0.70%	14/10/2022	No
3	0.60%	N/A	0.60%	31/08/2022	No
3	0.55%	N/A	0.55%	03/08/2022	No
3	0.50%	N/A	0.50%	05/05/2022	No
3	0.45%	N/A	0.45%	08/02/2022	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	0.95%	N/A	0.95%	19/01/2023	No
2	0.80%	N/A	0.80%	01/12/2022	No
2	0.60%	N/A	0.60%	14/10/2022	No

^ 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.

2	0.50%	N/A	0.50%	31/08/2022	No
2	0.45%	N/A	0.45%	03/08/2022	No
2	0.40%	N/A	0.40%	05/05/2022	No
2	0.35%	N/A	0.35%	08/02/2022	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	0.85%	N/A	0.85%	19/01/2023	No
1	0.70%	N/A	0.70%	01/12/2022	No
1	0.50%	N/A	0.50%	14/10/2022	No
1	0.40%	N/A	0.40%	31/08/2022	No
1	0.35%	N/A	0.35%	03/08/2022	No
1	0.30%	N/A	0.30%	05/05/2022	No
1	0.25%	N/A	0.25%	08/02/2022	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
1	0.86%	N/A	0.86%	02/03/2017	No

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

^ 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.