



# Current and previous interest rates

Rates correct as of 08<sup>th</sup> February 2022

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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<sup>^</sup>

Issue	1 Year	2 Year	Rate applicable from	Available to new savers?
20	0.35%	0.40%	20/04/2021	Yes
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
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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\*\* 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<sup>^</sup>

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
23	0.05%	0.20%	0.25%	08/02/2022	Yes
22	0.05%	0.24%	0.29%	08/02/2022	No
22	0.01%	0.24%	0.25%	16/12/2020	No
21	0.05%	N/A	0.05%	08/02/2022	No
21	0.01%	N/A	0.01%	10/07/2020	No
20	0.05%	N/A	0.05%	08/02/2022	No
20	0.01%	N/A	0.01%	29/05/2020	No
19	0.10%	N/A	0.10%	13/05/2020	No
18	0.10%	N/A	0.10%	18/03/2020	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	0.05%	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	0.05%	N/A	0.05%	08/02/2022	No
15	0.01%	N/A	0.01%	01/05/2020	No
15	0.20%	N/A	0.20%	20/05/2019	No
14	0.05%	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	0.05%	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	0.05%	N/A	0.05%	08/02/2022	No
12	0.01%	N/A	0.01%	01/05/2020	No

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12	0.20%	N/A	0.20%	23/06/2017	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	0.05%	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	0.05%	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	0.05%	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	0.05%	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	0.05%	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	0.05%	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	0.05%	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

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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	0.40%	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	0.10%	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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# 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?
9	0.35%	N/A	0.35%	08/02/2022	Yes
8	0.40%	N/A	0.40%	08/02/2022	No
8	0.35%	N/A	0.35%	16/12/2020	No
7	0.50%	N/A	0.50%	08/02/2022	No
7	0.45%	N/A	0.45%	10/07/2020	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	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	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	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	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	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

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## AA ISA – Holding Product

All rates are tax-free/AER<sup>^</sup>

<b>Current tax-free/AER<sup>^</sup></b>	<b>Rate Available From</b>	<b>Rate Available To</b>
0.05%	08/02/2022	Present
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

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<sup>^</sup> AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.  
<sup>\*\*</sup> 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?
19	0.05%	0.20%	0.25%	08/02/2021	Yes
18	0.05%	0.24%	0.29%	08/02/2021	No
18	0.01%	0.24%	0.25%	16/12/2020	No
17	0.05%	N/A	0.05%	08/02/2022	No
17	0.01%	N/A	0.01%	10/07/2020	No
16	0.05%	N/A	0.05%	08/02/2022	No
16	0.01%	N/A	0.01%	29/05/2020	No
15	0.10%	N/A	0.10%	13/05/2020	No
14	0.10%	N/A	0.10%	16/03/2020	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	0.05%	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	0.05%	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
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	0.05%	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	0.05%	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

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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	0.05%	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	0.05%	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	0.05%	N/A	0.05%	08/02/2022	No
4	0.01%	N/A	0.01%	17/04/2020	No
4	0.20%	N/A	0.20%	26/05/2017	No
3	0.05%	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	0.05%	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	0.05%	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

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

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## Member Saver

All rates are gross\*\*/AER^

Issue	Underlying rate	Bonus rate	Total rate	Rate applicable from	Available to new savers?
13	0.35%	N/A	0.35%	08/02/2022	Yes
12	0.40%	N/A	0.40%	08/02/2022	No
12	0.35%	N/A	0.35%	16/12/2020	No
11	0.50%	N/A	0.50%	08/02/2022	No
11	0.45%	N/A	0.45%	10/07/2020	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	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
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	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	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	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

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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	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	0.35%	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	0.25%	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

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