

Current and previous interest rates

Rates correct as at 20th May 2019

Contents

FIXED RATE PRODUCTS	2
AA ISA - Fixed Rate Product	2
VARIABLE RATE PRODUCTS	3
AA ISA - Easy Access Product	3
Easy Saver	4
Member Saver	4
ISA Holding account	5

The AA ISA is provided by OneFamily. Money in the 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	Rate applicable from	Available to new savers
14	1.56%	1.80%	20/05/2019	Yes
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

[^] 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	Rate applicable from	Available to new savers
15	0.20%	1.22%	1.42%	20/05/2019	Yes
14	0.20%	0.96%	1.16%	04/01/2018	No
13	0.20%	0.86%	1.06%	11/10/2017	No
12	0.20%	0.75%	0.95%	26/06/2017	No
11	0.35%	N/A	0.35%	01/09/2018	No
11	0.20%	N/A	0.20%	19/05/2017	No
10	0.35%	N/A	0.35%	01/09/2018	No
10	0.10%	N/A	0.10%	06/04/2017	No
9	0.35%	N/A	0.35%	01/09/2018	No
9	0.20%	N/A	0.20%	03/03/2017	No
8	0.35%	N/A	0.35%	01/09/2018	No
8	0.20%	N/A	0.20%	04/11/2016	No
7	0.35%	N/A	0.35%	21/10/2016	No
6	0.35%	N/A	0.35%	15/08/2016	No
5	0.35%	N/A	0.35%	18/05/2016	No
4	0.35%	N/A	0.35%	27/04/2016	No
3	1.00%	N/A	1.00%	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 March 20th each year

[^] 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.

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
3	1.43%	N/A	1.43%	20/05/2019	Yes
2	1.39%	N/A	1.39%	06/03/2019	No
1	1.26%	N/A	1.26%	04/10/2018	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.

Easy Saver

All rates are gross**/AER^

Issue	Underlying Rate	Bonus Rate	Current Rate	Rate applicable from	Available to new Savers
9	0.20%	1.23%	1.43%	20/05/2019	Yes
8	0.20%	1.16%	1.36%	11/09/2018	No
7	0.20%	0.95%	1.15%	11/02/2018	No
6	0.20%	1.12%	1.32%	04/01/2018	No
5	0.20%	1.01%	1.21%	22/11/2017	No
4	0.20%	0.81%	1.01%	26/05/2017	No
3	0.35%	N/A	0.35%	01/09/2018	No
3	0.20%	N/A	0.20%	06/04/2017	No
2	0.35%	N/A	0.35%	01/09/2018	No
2	0.20%	N/A	0.20%	03/03/2017	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 anniversary of account 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.

Member Saver

All rates are gross**/AER^

Issue	Rate	Rate applicable from	Available to new Savers
5	1.44%	20/05/2019	Yes
4	1.37%	11/09/2018	No
3	1.30%	02/07/2018	No
2	1.20%	04/01/2018	No
2	1.10%	22/11/2017	No
1	1.10%	01/12/2017	No
1	1.03%	26/05/2017	No
1	1.00%	06/04/2017	No
1	0.95%	03/03/2017	No
1	0.86%	02/03/2017	No

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

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

24019 002 01.2018

[^] 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.