## Current and previous interest rates <br> Rates correct as of 15th September 2023

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## 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)
- By logging into your online account


## FIXED RATE PRODUCTS

## AA ISA - Fixed Rate Products

All rates are tax-free/AER ${ }^{\wedge}$

| 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 |

[^0]| 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
$\wedge$ 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 - Easy Access Product

All rates are tax-free/AER^

| Issue | Underlying <br> rate | Bonus rate | Total rate | Rate applicable <br> from | Available to new <br> savers? |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 31 | $1.55 \%$ | $0.35 \%$ | $1.90 \%$ | $15 / 09 / 2023$ | Yes |
| 30 | $1.55 \%$ | $0.47 \%$ | $2.02 \%$ | $15 / 09 / 2023$ | No |
| 30 | $1.43 \%$ | $0.47 \%$ | $1.90 \%$ | $25 / 07 / 2023$ | No |
| 29 | $1.55 \%$ | $0.72 \%$ | $2.27 \%$ | $15 / 09 / 2023$ | No |
| 29 | $1.43 \%$ | $0.72 \%$ | $2.15 \%$ | $25 / 07 / 2023$ | No |
| 29 | $1.18 \%$ | $0.72 \%$ | $1.90 \%$ | $26 / 06 / 2023$ | No |
| 28 | $1.55 \%$ | $1.40 \%$ | $2.95 \%$ | $15 / 09 / 2023$ | No |
| 28 | $1.43 \%$ | $1.40 \%$ | $2.83 \%$ | $25 / 07 / 2023$ | No |
| 28 | $1.18 \%$ | $1.40 \%$ | $2.58 \%$ | $26 / 06 / 2023$ | No |
| 28 | $0.50 \%$ | $1.40 \%$ | $1.90 \%$ | $15 / 11 / 2022$ | No |
| 27 | $1.55 \%$ | $0.60 \%$ | $2.15 \%$ | $15 / 09 / 2023$ | No |
| 27 | $1.43 \%$ | $0.60 \%$ | $2.03 \%$ | $25 / 07 / 2023$ | No |
| 27 | $1.18 \%$ | $0.60 \%$ | $1.78 \%$ | $26 / 06 / 2023$ | No |
| 27 | $0.90 \%$ | $0.60 \%$ | $1.50 \%$ | $25 / 04 / 2023$ | No |
| 27 | $0.80 \%$ | $0.60 \%$ | $1.40 \%$ | $21 / 02 / 2023$ | No |
| 27 | $0.65 \%$ | $0.60 \%$ | $1.25 \%$ | $19 / 01 / 2023$ | No |
| 27 | $0.20 \%$ | $0.50 \%$ | $0.60 \%$ | $1.10 \%$ | $01 / 12 / 2022$ |

[^1]| 25 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 25 | $1.43 \%$ | N/A | $1.63 \%$ | $25 / 07 / 2023$ | No |
| 25 | $1.18 \%$ | N/A | $1.38 \%$ | $26 / 06 / 2023$ | No |
| 25 | $0.90 \%$ | N/A | $1.10 \%$ | $25 / 04 / 2023$ | No |
| 25 | $0.80 \%$ | N/A | $1.00 \%$ | $21 / 02 / 2023$ | No |
| 25 | $0.65 \%$ | N/A | $0.85 \%$ | $19 / 01 / 2023$ | No |

[^2]| 23 | $0.10 \%$ | N/A | $0.10 \%$ | $05 / 05 / 2022$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 23 | $0.05 \%$ | N/A | $0.05 \%$ | $08 / 02 / 2022$ | No |
| 22 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 22 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 22 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |

$\wedge$ 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.

| 20 | $0.80 \%$ | N/A | $0.80 \%$ | $21 / 02 / 2023$ | 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 |

[^3]| 17 | 1.43\% | N/A | 1.43\% | 25/07/2023 | No |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 17 | 1.18\% | N/A | 1.18\% | 26/06/2023 | No |
| 17 | 0.90\% | N/A | 0.90\% | 25/04/2023 | No |
| 17 | 0.80\% | N/A | 0.80\% | 21/02/2023 | 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 | 1.55\% | N/A | 1.55\% | 15/09/2023 | No |
| 16 | 1.43\% | N/A | 1.43\% | 25/07/2023 | No |
| 16 | 1.18\% | N/A | 1.18\% | 26/06/2023 | No |
| 16 | 0.90\% | N/A | 0.90\% | 25/04/2023 | No |
| 16 | 0.80\% | N/A | 0.80\% | 21/02/2023 | 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 | 1.55\% | N/A | 1.55\% | 15/09/2023 | No |
| 15 | 1.43\% | N/A | 1.43\% | 25/07/2023 | No |
| 15 | 1.18\% | N/A | 1.18\% | 26/06/2023 | No |
| 15 | 0.90\% | N/A | 0.90\% | 25/04/2023 | No |
| 15 | 0.80\% | N/A | 0.80\% | 21/02/2023 | No |

[^4]| 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 | $0.10 \%$ | $05 / 05 / 2022$ | N |

[^5]** Gross rates do not take into account deductions of income tax.

| 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 |

$\wedge$ 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.

| 11 | $0.35 \%$ | N/A | $0.35 \%$ | $01 / 09 / 2018$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 11 | $0.20 \%$ | N/A | $0.20 \%$ | $19 / 05 / 2017$ | No |
| 10 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 10 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 10 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |

$\wedge$ 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 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 8 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 8 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |
| 8 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |
| 8 | $0.80 \%$ | N/A | $0.80 \%$ | $21 / 02 / 2023$ | No |


| 6 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 6 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |
| 6 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |
| 6 | $0.80 \%$ | N/A | $0.80 \%$ | $21 / 02 / 2023$ | No |
| 6 | $0.65 \%$ | N/A | $0.65 \%$ | $19 / 01 / 2023$ | No |

1.18\%

26/06/2023
No

[^6]| 4 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 4 | $0.80 \%$ | N/A | $0.80 \%$ | $21 / 02 / 2023$ | 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 |

$\wedge$ 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\% | 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 | 1.55\% | N/A | 1.55\% | 15/09/2023 | No |
| 1 | 1.43\% | N/A | 1.43\% | 25/07/2023 | No |
| 1 | 1.18\% | N/A | 1.18\% | 26/06/2023 | No |
| 1 | 0.90\% | N/A | 0.90\% | 25/04/2023 | No |
| 1 | 0.80\% | N/A | 0.80\% | 21/02/2023 | 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\% | 07/09/2015 | No |

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

[^7]
## AA ISA - Member Easy Access Product

All rates are tax-free/AER^

| IssueUnderlying <br> rate | Bonus rate | Total rate | Rate applicable <br> from | Available to new <br> savers? |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 14 | $2.00 \%$ | N/A | $2.00 \%$ | $15 / 11 / 2022$ | Yes |
| 13 | $1.60 \%$ | N/A | $1.60 \%$ | $25 / 04 / 2023$ | No |
| 13 | $1.50 \%$ | N/A | $1.50 \%$ | $21 / 02 / 2023$ | No |

[^8]| 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 |

[^9]| 7 | $1.30 \%$ | N/A | $1.30 \%$ | $25 / 04 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 7 | $1.20 \%$ | N/A | $1.20 \%$ | $21 / 02 / 2023$ | 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 |

0.50\%

05/05/2022
No
$\wedge$ 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 | $0.45 \%$ | 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 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 44 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |

[^10]| 2 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 2 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 2 | $1.30 \%$ | N/A | $1.30 \%$ | $25 / 04 / 2023$ | No |
| 2 | $1.20 \%$ | N/A | $1.20 \%$ | $21 / 02 / 2023$ | No |
| 2 | $1.05 \%$ | N/A | $1.05 \%$ | $19 / 01 / 2023$ | No |
| 2 | $0.90 \%$ | N/A | $0.90 \%$ | $01 / 12 / 2022$ | No |

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

[^11]
## AA ISA - Holding Product

All rates are tax-free/AER^

| Current tax- <br> free/AER^ | Rate Available From | Rate Available To |
| :---: | :---: | :---: |
| $1.55 \%$ | $15 / 09 / 2023$ | Present |
| $1.43 \%$ | $25 / 07 / 2023$ | $14 / 09 / 2023$ |
| $1.18 \%$ | $26 / 06 / 2023$ | $24 / 07 / 2023$ |
| $0.85 \%$ | $25 / 04 / 2023$ | $25 / 06 / 2023$ |
| $0.75 \%$ | $21 / 02 / 2023$ | $24 / 04 / 2023$ |
| $0.60 \%$ | $19 / 01 / 2023$ | $20 / 02 / 2023$ |
| $0.45 \%$ | $01 / 12 / 2022$ | $18 / 01 / 2023$ |
| $0.25 \%$ | $14 / 10 / 2022$ | $30 / 11 / 2022$ |
| $0.05 \%$ | $31 / 08 / 2022$ | $13 / 10 / 2022$ |
| $0.01 \%$ | $08 / 02 / 2022$ | $30 / 08 / 2022$ |
| $0.10 \%$ | $01 / 05 / 2020$ | $07 / 02 / 2022$ |
| $0.25 \%$ | $02 / 10 / 2019$ | $30 / 04 / 2020$ |
| $05 / 09 / 2016$ | $01 / 10 / 2019$ |  |

Annual interest, calculated daily, will be paid on the 20th March each year 2401901709.2023

[^12]
## Easy Saver

All rates are gross**/AER^

| Issue | Underlying rate | Bonus rate | Total rate | Rate applicable from | Available to new savers? |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 27 | 1.55\% | 0.50\% | 2.05\% | 15/09/2023 | Yes |
| 26 | 1.55\% | 0.62\% | 2.17\% | 15/09/2023 | No |
| 26 | 1.43\% | 0.62\% | 2.05\% | 25/07/2023 | No |
| 25 | 1.55\% | 0.87\% | 2.42\% | 15/09/2023 | No |
| 25 | 1.43\% | 0.87\% | 2.30\% | 25/07/2023 | No |
| 25 | 1.18\% | 0.87\% | 2.05\% | 26/06/2023 | No |
| 24 | 1.55\% | 1.55\% | 3.10\% | 15/09/2023 | No |
| 24 | 1.43\% | 1.55\% | 2.98\% | 25/07/2023 | No |
| 24 | 1.18\% | 1.55\% | 2.73\% | 26/06/2023 | No |
| 24 | 0.50\% | 1.55\% | 2.05\% | 15/11/2022 | No |
| 23 | 1.55\% | 0.60\% | 2.15\% | 15/09/2023 | No |
| 23 | 1.43\% | 0.60\% | 2.03\% | 25/07/2023 | No |
| 23 | 1.18\% | 0.60\% | 1.78\% | 26/06/2023 | No |
| 23 | 0.90\% | 0.60\% | 1.50\% | 25/04/2023 | No |
| 23 | 0.80\% | 0.60\% | 1.40\% | 21/02/2023 | No |
| 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 | 1.55\% | 0.30\% | 1.85\% | 15/09/2023 | No |
| 22 | 1.43\% | 0.30\% | 1.73\% | 25/07/2023 | No |
| 22 | 1.18\% | 0.30\% | 1.48\% | 26/06/2023 | No |
| 22 | 0.90\% | 0.30\% | 1.20\% | 25/04/2023 | No |
| 22 | 0.80\% | 0.30\% | 1.10\% | 21/02/2023 | 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 |

[^13]| 21 | $1.55 \%$ | $0.20 \%$ | $1.75 \%$ | $15 / 09 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 21 | $1.43 \%$ | $0.20 \%$ | $1.63 \%$ | $25 / 07 / 2023$ | No |
| 21 | $1.18 \%$ | $0.20 \%$ | $1.38 \%$ | $26 / 06 / 2023$ | No |
| 21 | $0.90 \%$ | $0.20 \%$ | $1.10 \%$ | $25 / 04 / 2023$ | No |
| 21 | $0.80 \%$ | $0.20 \%$ | $1.00 \%$ | $21 / 02 / 2023$ | No |

[^14]| 19 | $0.10 \%$ | N/A | $0.30 \%$ | $05 / 05 / 2022$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 19 | $0.05 \%$ | N/A | $0.25 \%$ | $08 / 02 / 2021$ | No |
| 18 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 18 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 18 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |

[^15]| 16 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 16 | $0.80 \%$ | N/A | $0.80 \%$ | $21 / 02 / 2023$ | 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]| 14 | $0.10 \%$ | N/A | $0.10 \%$ | $16 / 03 / 2020$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 13 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 13 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 13 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |
| 13 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |

[^17]| 11 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 11 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |
| 11 | $0.80 \%$ | N/A | $0.80 \%$ | $21 / 02 / 2023$ | No |
| 11 | $0.65 \%$ | N/A | $0.65 \%$ | $19 / 01 / 2023$ | No |
| 11 | $0.50 \%$ | N/A | $0.50 \%$ | $01 / 12 / 2022$ | No |

[^18]| 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 | $0.10 \%$ | N | N |


| 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 | $0.01 \%$ | $17 / 04 / 2020$ | No |
| 7 | $0.20 \%$ | N/A | $0.20 \%$ | No | No |

[^19]| 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 | 1.55\% | N/A | 1.55\% | 15/09/2023 | No |
| 4 | 1.43\% | N/A | 1.43\% | 25/07/2023 | No |
| 4 | 1.18\% | N/A | 1.18\% | 26/06/2023 | No |
| 4 | 0.90\% | N/A | 0.90\% | 25/04/2023 | No |
| 4 | 0.80\% | N/A | 0.80\% | 21/02/2023 | 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 |
| 4 | 0.20\% | N/A | 0.20\% | 26/05/2017 | No |
| 3 | 1.55\% | N/A | 1.55\% | 15/09/2023 | No |
| 3 | 1.43\% | N/A | 1.43\% | 25/07/2023 | No |
| 3 | 1.18\% | N/A | 1.18\% | 26/06/2023 | No |
| 3 | 0.90\% | N/A | 0.90\% | 25/04/2023 | No |
| 3 | 0.80\% | N/A | 0.80\% | 21/02/2023 | 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 |

[^20]| 3 | $0.20 \%$ | N/A | $0.20 \%$ | $06 / 04 / 2017$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 2 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 2 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 2 | $1.18 \%$ | N/A | $1.18 \%$ | $26 / 06 / 2023$ | No |
| 2 | $0.90 \%$ | N/A | $0.90 \%$ | $25 / 04 / 2023$ | No |

[^21]
## Member Saver

All rates are gross**/AER^

| IssueUnderlying <br> rate | Bonus rate | Total rate | Rate applicable <br> from | Available to new <br> savers? |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 18 | $2.15 \%$ | N/A | $2.15 \%$ | $15 / 11 / 2022$ | Yes |
| 17 | $1.60 \%$ | N/A | $1.60 \%$ | $25 / 04 / 2023$ | No |
| 17 | $1.50 \%$ | N/A | $1.50 \%$ | $21 / 02 / 2023$ | No |
| 17 | $1.35 \%$ | N/A | $1.35 \%$ | $19 / 01 / 2023$ | No |

[^22]| 14 | $1.05 \%$ | N/A | $1.05 \%$ | $21 / 02 / 2023$ | 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 |

[^23]| 11 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 11 | $1.30 \%$ | N/A | $1.30 \%$ | $25 / 04 / 2023$ | No |
| 11 | $1.20 \%$ | N/A | $1.20 \%$ | $21 / 02 / 2023$ | No |
| 11 | $1.05 \%$ | N/A | $1.05 \%$ | $19 / 01 / 2023$ | No |
| 11 | $0.90 \%$ | N/A | $0.90 \%$ | $01 / 12 / 2022$ | No |

0.55\%

03/08/2022
No
$\wedge$ 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.

| 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 |
| 8 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| 7 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | N |

[^24]| 6 | $1.55 \%$ | N/A | $1.55 \%$ | $15 / 09 / 2023$ | No |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 6 | $1.43 \%$ | N/A | $1.43 \%$ | $25 / 07 / 2023$ | No |
| 6 | $1.30 \%$ | N/A | $1.30 \%$ | $25 / 04 / 2023$ | No |
| 6 | $1.20 \%$ | N/A | $1.20 \%$ | $21 / 02 / 2023$ | No |
| 6 | $1.05 \%$ | N/A | $1.05 \%$ | $19 / 01 / 2023$ | No |

$\wedge$ 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 | $1.05 \%$ | 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 |
| 44 | $0.50 \%$ | N/A | $0.50 \%$ | $05 / 05 / 2022$ | No |

[^25]| 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 |

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

[^26]
[^0]:    $\wedge$ 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]:    $\wedge$ 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]:    $\wedge$ 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]:    $\wedge$ 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]:    $\wedge$ 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]:    $\wedge$ AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

[^6]:    $\wedge$ 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.

[^7]:    $\wedge$ 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]:    $\wedge$ 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.

[^9]:    $\wedge$ 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.

[^10]:    $\wedge$ 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.

[^11]:    ${ }_{* *}$ 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.

[^12]:    $\wedge$ 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.

[^13]:    $\wedge$ 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.

[^14]:    $\wedge$ 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.

[^15]:    $\wedge$ 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.

[^16]:    $\wedge$ 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.

[^17]:    $\wedge$ 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]:    $\wedge$ 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.

[^19]:    $\wedge$ 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.

[^20]:    $\wedge$ 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.

[^21]:    $\wedge$ 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]:    $\wedge$ 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.

[^23]:    $\wedge$ 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.

[^24]:    $\wedge$ 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.

[^25]:    $\wedge$ 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.

[^26]:    ${ }_{* *}$ 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.

