

# Current and previous interest rates

Rates correct as at 4<sup>th</sup> January 2018

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**THE AA ISA is provided by OneFamily. Money in this AA ISA is deposited with Bank of Ireland UK.**

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## 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<sup>^</sup>

Issue	1 year	2 year	Date From	Date To	Available to new savers
13	1.36%	1.51%	22/11/2017	Present	Yes
12	0.90%	0.90%	06/04/2017	21/11/2017	No
11	0.86%	0.86%	03/03/2017	05/04/2017	No
10	0.75%	0.75%	04/11/2016	03/03/2017	No
9	0.85%	0.90%	21/10/2016	03/11/2016	No
8	0.95%	1.00%	03/08/2016	20/10/2016	No
7	1.00%	1.10%	11/07/2016	02/08/2016	No
6	1.15%	1.20%	18/05/2016	11/07/2016	No
5	1.25%	1.30%	27/04/2016	17/05/2016	No
4	1.35%	1.45%	11/02/2016	26/04/2016	No
3	1.50%	1.60%	04/01/2016	10/02/2016	No
2	1.76%	2.01%	06/10/2015	03/01/2016	No
1	1.61%	1.81%	07/10/2015	05/10/2015	No

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

<sup>^</sup> AER: 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: 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	Date From	Date To	Available to new savers
14	0.20%	0.96%	1.16%	04/01/2018	Present	Yes
13	0.20%	0.86%	1.06%	11/10/2017	03/01/2018	No
12	0.20%	0.75%	0.95%	26/06/2017	10/10/2017	No
11	0.20%	0.81%	1.01%	19/05/2017	25/06/2017	No
10	0.20%	0.76%	0.96%	06/04/2017	18/05/2017	No
9	0.20%	0.66%	0.86%	03/03/2017	05/04/2017	No
8	0.20%	0.55%	0.75%	04/11/2016	02/03/2017	No
7	0.35%	N/A	0.35%	21/10/2016	03/11/2016	No
6	0.35%	N/A	0.35%	15/08/2016	20/10/2016	No
5	0.35%	N/A	0.35%	18/05/2016	14/08/2016	No
4	0.35%	N/A	0.35%	27/04/2016	17/05/2016	No
3	1.00%	N/A	1.00%	11/02/2016	26/04/2016	No
2	1.00%	N/A	1.00%	06/10/2015	11/02/2016	No
1	0.10%	N/A	0.10%	07/09/2015	05/10/2015	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.

## Easy Saver

All rates are gross\*\*/AER^

Issue	Underlying Rate	Bonus Rate	Total Rate	Date From	Date To	Available to new Savers
6	0.20%	1.12%	1.32%	04/01/2018	Present	Yes
5	0.20%	1.01%	1.21%	22/11/2017	03/01/2018	No
4	0.20%	0.81%	1.01%	26/05/2017	21/11/2017	No
3	0.20%	0.77%	0.97%	06/04/2017	25/05/2017	No
2	0.20%	0.71%	0.91%	03/03/2017	05/04/2017	No
1	0.20%	0.55%	0.75%	02/02/2017	02/03/2017	No

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

## Member Saver

All rates are gross\*\*/AER^

Issue	Rate	Date From	Date To	Available to new Savers
2	1.20%	04/01/2018	Present	Yes
2	1.10%	22/11/2017	03/01/2018	No
1	1.10%	01/12/2017	Present	No
1	1.03%	26/05/2017	30/11/2017	No
1	1.00%	06/04/2017	25/05/2017	No
1	0.95%	03/03/2017	05/04/2017	No
1	0.86%	02/03/2017	02/03/2017	No

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

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^ 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 <sup>^</sup>	Rate Available From	Rate Available To
£100+	0.25%	05/09/2016	Present
£100+	0.50%	06/10/2015	04/10/2016

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<sup>^</sup> AER: 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: Gross rates do not take into account deductions of income tax.