

Rate change notice 14 August 2023

Variable ISA accounts - new rates effective 14 August 2023

Product	Increase	Current Rate			New rate effective 14 August 2023		
		Annual	Monthly		Annual	Monthly	
		Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
30 Day Notice ISA 30 Day Notice ISA (2) 30 Day Notice ISA (3) 30 Day Notice ISA (4) 30 Day Notice ISA (5) Additional Allowance ISA ISA Reward Matured Junior ISA	0.25%	2.90%	N/A	N/A	3.15%	N/A	N/A
Easy Access ISA Easy Access ISA (11)	0.25%	2.85%	2.85%	2.81%	3.10%	3.10%	3.06%
Junior Cash ISA (1) Junior Cash ISA (2)	0.25%	4.70%	N/A	N/A	4.95%	N/A	N/A
Easy Access ISA (Online) Easy Access ISA (Online) (5) Limited Access ISA Limited Access ISA (2)	0.20%	3.20%	3.20%	3.15%	3.40%	3.40%	3.35%

Variable ISA accounts - new rates effective 14 August 2023

Product	Increase	Current Rate			New rate effective 14 August 2023		
		Annual	Monthly		Annual	Monthly	
		Tax-free p.a.^/AER	AER*	Tax-free p.a.	Tax-free p.a.^/AER	AER*	Tax-free p.a.
Limited Access ISA (Online) Limited Access ISA (Online) (2) Limited Access ISA (Online) (3) Limited Access ISA (Online) (4)	Up to 0.26%	4.10%	4.09%	4.02%	4.35%	4.35%	4.27%
Privilege ISA Privilege Reward ISA	0.25%	2.90%	2.90%	2.86%	3.15%	3.15%	3.11%
Regular Saver ISA	0.25%	4.80%	N/A	N/A	5.05%	N/A	N/A

Note: for the above ISAs, the associated holding accounts will receive the same rate increase.

* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

^ Cash ISAs allow you to save tax-free, so your interest is paid with no tax deducted. ISAs are a savings scheme initiated by the Government and are subject to change by them. For example, the favourable tax treatment may not be maintained.