Deposit Account Product Range

Interest Rate Comparison

The following products are on-sale and available to customers:

Product	Date	Gross Rate*	AER**
Business Current Accounts	**5 June 2023**	**0.00%**	**0.00%**
Instant Access Account	**13 January 2026**	**1.95%**	**1.96%**
	9 September 2025	2.10%	2.12%
	27 February 2025	2.25%	2.27%
	9 December 2024	2.50%	2.52%
	7 September 2024	2.60%	2.63%
	3 August 2023	2.75%	2.78%
	23 June 2023	2.60%	2.63%
	12 May 2023	2.30%	2.32%
32 Day Notice Account	**13 January 2026**	**2.70%**	**2.73%**
	27 October 2025	2.75%	2.78%
95 Day Notice Account	**13 January 2026**	**2.90%**	**2.93%**
	27 October 2025	3.20%	3.24%
30 Day Term Deposit Account £85,000+	**13 January 2026**	**2.25%**	**2.25%**
	13 November 2025	2.50%	2.50%
	9 September 2025	2.86%	2.86%
	3 August 2023	2.96%	2.96%
	23 June 2023	2.81%	2.81%
	12 May 2023	2.51%	2.51%
	24 March 2023	2.36%	2.36%
	3 February 2023	2.21%	2.21%
	16 December 2022	1.91%	1.91%
	4 November 2022	1.61%	1.61%

Product	Date	Gross Rate*	AER**
90 Day Term Deposit Account £85,000 - £10,000,000	**13 January 2026**	**2.35%**	**2.35%**
	13 November 2025	2.60%	2.60%
	9 September 2025	2.96%	2.96%
	13 December 2023	3.06%	3.06%
	3 August 2023	2.96%	2.96%
	23 June 2023	2.81%	2.81%
	12 May 2023	2.51%	2.51%
90 Day Term Deposit Account £10,000,000+	**13 January 2026**	**2.45%**	**2.45%**
	13 November 2025	2.70%	2.70%
	9 September 2025	3.06%	3.06%
	13 December 2023	3.16%	3.16%
	3 August 2023	3.03%	3.03%
	23 June 2023	2.88%	2.88%
	12 May 2023	2.58%	2.58%
	24 March 2023	2.43%	2.43%
6 Month Fixed Term Deposit Account £85,000 - £20,000,000	**02 November 2026**	**4.15%**	**4.15%**
	05 May 2026	3.85%	3.85%
	13 November 2025	3.45%	3.45%
	9 September 2025	3.75%	3.75%
	11 September 2024	4.00%	4.00%
	8 April 2024	4.25%	4.25%
	13 December 2023	4.00%	4.00%
12 Month Fixed Term Deposit Account £85,000 - £20,000,000	**02 November 2026**	**4.20%**	**4.20%**
	05 May 2026	4.06%	4.06%
	13 November 2025	3.50%	3.50%
	9 September 2025	3.80%	3.80%
	12 June 2025	4.00%	4.00%
	27 February 2025	4.10%	4.10%
	9 December 2024	4.25%	4.25%
	11 September 2024	4.50%	4.50%
	13 August 2024	4.70%	4.70%
	24 January 2024	4.85%	4.85%
	24 July 2023	5.00%	5.00%

Early withdrawal penalties apply.

* Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law

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

Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

The following products are off-sale and no longer available to new customers:

Product	Date	Gross Rate*	AER**
90 Day Notice Account £0 - £999,999	**3 August 2023**	**2.76%**	**2.78%**
	23 June 2023	2.61%	2.62%
	12 May 2023	2.31%	2.32%
	24 March 2023	2.16%	2.17%
90 Day Notice Account £1,000,000+	**3 August 2023**	**2.76%**	**2.78%**
	23 June 2023	2.61%	2.63%
	12 May 2023	2.31%	2.32%
	24 March 2023	2.16%	2.17%
18 Month Fixed Term Deposit Account £50,000 - £20,000,000	**9 December 2024**	**4.25%**	**4.25%**
	11 September 2024	4.55%	4.55%
	13 August 2024	4.80%	4.80%
	22 February 2024	4.90%	4.90%
24 Month Fixed Term Deposit Account £50,000 - £20,000,000	**9 December 2024**	**4.25%**	**4.25%**
	11 September 2024	4.60%	4.60%
	13 August 2024	4.85%	4.85%
	8 April 2024	5.00%	5.00%
	24 January 2024	5.10%	5.10%
	24 July 2023	5.20%	5.20%

Early withdrawal penalties apply.

* Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law

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

Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

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