Important changes to some of our savings account rates

From **1 December 2026**, we'll be paying a higher rate of interest on some of our savings accounts, as listed below. We've listed the accounts affected below in alphabetical order and tables are included to show your current and new interest rates.

Product	See table	Product	See table	Product	See table
Branch Easy Access	6	Easy Access Card	6	Limited Access Online Saver	1
Branch Easy Access ISA	5	Easy Access ISA and Easy Access ISA 2	5	Limited Access Saver (all issues)	1
Branch Future Saver	20	Easy Access Saver	6	Reward ISA	8
Branch Flex ISA	13	e-ISA	5	Reward Saver	7
Branch Flex Saver	12	e-Savings	6	Reward Single Access ISA	2
Branch Instant Access Maturity	6	e-Savings Plus	11	Single Access Saver	3
Branch Limited Access	1	Fixed Term Cash ISA Maturity	5	Single Access ISA	15
Branch Reward ISA	8	Fixed Term Bond Maturity	6	Smart Instant Access Adult	24
Branch Reward Saver	7	Fixed Term e-Bond Maturity	6	Smart Instant Access Child	24
Branch Reward Single Access ISA	2	Fixed Term Branch Bond Maturity	6	Smart Junior ISA	21
Branch Single Access	3	Fixed Term ISA Maturity	5	Smart Limited Access Adult	25
Branch Single Access ISA	2	Fixed Term Online Bond Maturity	6	Smart Limited Access Child	25
Branch Smart Instant Adult	24	Flex Instant Saver (all issues)	23	Smart Saver	24
Branch Smart Instant Child	24	Flex ISA	13	Triple Access ISA	4
Branch Smart Limited Adult	25	Flex Online Saver Issues 1 and 2	12	Triple Access Saver	9
Branch Smart Limited Child	25	Flex Regular Saver Issue 7	26	Triple Access Saver 2	9
Branch SmartSaver	24	Flexclusive Saver (all issues)	12	1 Year Triple Access ISA	27
Branch Triple Access ISA	4	Flex Saver	12	1 Year Triple Access ISA Issues 2 and 3	28
Business Investor	31	Future Saver	20	1 Year Triple Access Online ISA Issues 18, 19 and 20	17
Cash Child Trust Fund	21	Help to Buy: ISA	10	1 Year Triple Access Online ISA Issue 17	16
Children's Future Saver Issues 1, 2 and 3	20	Inheritance ISA (all issues)	5	1 Year Triple Access Online ISA	16
CashBuilder Card	6	Instant Access Saver Issues 1-9, 11-14, 16 and 17	6	1 Year Triple Access Online Saver Issues 18, 19 and 21	19
Child Trust Fund Maturity ISA	21	Instant Access Saver Issues 10 and 15	14	1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, and 17	18
Continue to Save	22	InvestDirect	6	1 Year Triple Access Saver	29
Direct Saver	6	Junior ISA Maturity	21	1 Year Triple Access Saver Issues 2 and 3	30

Table 1

Branch Limited Access, Limited Access Online Saver, Limited Access Saver (all issues)

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
5 or fewer	1.25% AER/ gross a year (variable)	**1.50% AER/ gross a year (variable)**
6 or more	1.05% AER/ gross a year (variable)	**1.15% AER/ gross a year (variable)**

Table 2

Branch Reward Single Access ISA, Branch Single Access ISA, Reward Single Access ISA

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
1 or fewer	2.80% AER/ tax-free (variable)	**3.05% AER/ tax-free (variable)**
2 or more	1.05% AER/ tax-free (variable)	**1.15% AER/ tax-free (variable)**

Table 3

Branch Single Access, Single Access Saver

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
1 or fewer	2.80% AER/ gross a year (variable)	**3.05% AER/ gross a year (variable)**
2 or more	1.05% AER/ gross a year (variable)	**1.15% AER/ gross a year (variable)**

Table 4

Branch Triple Access ISA, Triple Access ISA

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	1.30% AER/ tax-free (variable)	**1.55% AER/ tax-free (variable)**
4 or more	1.05% AER/ tax-free (variable)	**1.15% AER/ tax-free (variable)**

Table 5

Branch Easy Access ISA, Easy Access ISA, Easy Access ISA 2, e-ISA, Fixed Term ISA Maturity, Fixed Term Cash ISA Maturity, Inheritance ISA

Balance of Account	Interest rate until 30 November 2026	Interest rate from 1 December 2026
£0.01 - £9,999	1.10% AER/ tax-free (variable)	**1.20% AER/ tax-free (variable)**
£10,000 - £49,999	1.15% AER/ tax-free (variable)	**1.25% AER/ tax-free (variable)**
£50,000 +	1.20% AER/ tax-free (variable)	**1.35% AER/ tax-free (variable)**

Table 6

Branch Easy Access, Branch Instant Access Maturity, Easy Access Saver, CashBuilder Card, Direct Saver, Easy Access Card, e-Savings, Fixed Term Bond Maturity, Instant Access Saver Issues 1-9, 11-14, 16 and 17, InvestDirect, Fixed Term Branch Bond Maturity, Fixed Term e-Bond Maturity, Fixed Term Online Bond Maturity

Balance of Account	Interest rate until 30 November 2026	Interest rate from 1 December 2026
£0.01 - £9,999	1.10% AER/ gross a year (variable)	**1.20% AER/ gross a year (variable)**
£10,000 - £49,999	1.15% AER/ gross a year (variable)	**1.25% AER/ gross a year (variable)**
£50,000 +	1.20% AER/ gross a year (variable)	**1.35% AER/ gross a year (variable)**

Table 7

Branch Reward Saver, Reward Saver

Interest rate until 30 November 2026	Interest rate from 1 December 2026
2.75% AER/gross a year (variable)	**3.00% AER/ gross a year (variable)**

Table 8

Branch Reward ISA, Reward ISA

Interest rate until 30 November 2026	Interest rate from 1 December 2026
2.75% AER/tax-free (variable)	**3.00% AER/ tax-free (variable)**

Table 9

Triple Access Saver, Triple Access Saver 2

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	1.30% AER/ gross a year (variable)	**1.55% AER/ gross a year (variable)**
4 or more	1.05% AER/ gross a year (variable)	**1.15% AER/ gross a year (variable)**

Table 10

Help to Buy: ISA

Interest rate until 30 November 2026	Interest rate from 1 December 2026
2.25% AER/ tax-free (variable)	**2.50% AER/ tax-free (variable)**

Table 11

e-Savings Plus

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
5 or fewer	1.25% AER/ gross a year (variable)	**1.50% AER/ gross a year (variable)**
6 or more	1.05% AER/ gross a year (variable)	**1.15% AER/ gross a year (variable)**

Table 12

Branch Flex Saver, Flex Online Saver Issues 1 and 2, Flexclusive Saver Issue 8, Flex Saver

Balance of Account	Interest rate until 30 November 2026	Interest rate from 1 December 2026
£0.01 - £9,999	1.15% AER/gross a year (variable)	**1.25% AER/ gross a year (variable)**
£10,000 -£49,999	1.20% AER/gross a year (variable)	**1.35% AER/gross a year (variable)**
£50,000 +	1.25% AER/gross a year (variable)	**1.45% AER/gross a year (variable)**

Table 13

Branch Flex ISA, Flex ISA

Balance of Account	Interest rate until 30 November 2026	Interest rate from 1 December 2026
£0.01 - £9,999	1.15% AER/ tax-free (variable)	**1.25% AER/ tax-free (variable)**
£10,000 - £49,999	1.20% AER/ tax-free (variable)	**1.35% AER/ tax-free (variable)**
£50,000 +	1.25% AER/ tax-free (variable)	**1.45% AER/ tax-free (variable)**

Table 14

Instant Access Saver Issues 10 and 15

Interest rate until 30 November 2026	Interest rate from 1 December 2026
1.25% AER/ gross a year (variable)	**1.45% AER/ gross a year (variable)**

Table 15

Single Access ISA

Withdrawals per account year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
1 or fewer	2.80% AER/ tax-free (variable)	**3.05% AER/ tax-free (variable)**
2 or more	1.05% AER/ tax-free (variable)	**1.15% AER/ tax-free (variable)**

Table 16

1 Year Triple Access Online ISA, 1 Year Triple Access Online ISA Issue 17

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.30% AER/tax-free (variable)	**3.55% AER/tax-free (variable)**
4 or more	1.05% AER/tax-free (variable)	**1.15% AER/tax-free (variable)**

Table 17

1 Year Triple Access Online ISA Issues 18, 19 and 20

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.30% AER/tax-free (variable)	**3.55% AER/tax-free (variable)**
4 or more	1.05% AER/tax-free (variable)	**1.15% AER/tax-free (variable)**

Table 18

1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16 and 17

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.30% AER/gross a year (variable)	**3.55% AER/gross a year (variable)**
4 or more	1.05% AER/gross a year (variable)	**1.15% AER/gross a year (variable)**

Table 19

1 Year Triple Access Online Saver Issues 18, 19 and 21

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.30% AER/gross a year (variable)	**3.55% AER/gross a year (variable)**
4 or more	1.05% AER/gross a year (variable)	**1.15% AER/gross a year (variable)**

Table 20

Future Saver, Children's Future Saver Issues 1, 2, 3 and 4, Branch Future Saver

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
1 or fewer	2.80% AER/gross a year (variable)	**3.05% AER/gross a year (variable)**
2 or more	1.35% AER/gross a year (variable)	**1.60% AER/gross a year (variable)**

Table 21

Cash Child Trust Fund, Child Trust Fund Maturity ISA, Junior ISA Maturity, Smart Junior ISA

Interest rate until 30 November 2026	Interest rate from 1 December 2026
2.80% AER/tax-free (variable)	**3.05% AER/tax-free (variable)**

Table 22

Continue to Save

Interest rate until 30 November 2026	Interest rate from 1 December 2026
1.50% AER/gross a year (variable)	**1.75% AER/gross a year (variable)**

Table 23

Flex Instant Saver Issues 1, 2, 3, 4, 5, 6 and 7

Interest rate until 30 November 2026	Interest rate from 1 December 2026
2.30% AER/gross a year (variable)	**2.50% AER/gross a year (variable)**

Table 24

Branch Smart Instant Adult, Branch Smart Instant Child, Branch SmartSaver, Smart Instant Access Adult, Smart Instant Access Child, Smart Saver

Interest rate until 30 November 2026	Interest rate from 1 December 2026
1.60% AER/gross a year (variable)	**1.85% AER/gross a year (variable)**

Table 25

Branch Smart Limited Adult, Branch Smart Limited Child, Smart Limited Access Adult, Smart Limited Access Child

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
1 or fewer	2.50% AER/gross a year (variable)	**2.75% AER/gross a year (variable)**
2 or more	1.35% AER/gross a year (variable)	**1.60% AER/gross a year (variable)**

Table 26

Flex Regular Saver Issue 7

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	6.50% AER/gross a year (variable)	**6.50% AER/gross a year (variable)**
4 or more	1.05% AER/gross a year (variable)	**1.15% AER/gross a year (variable)**

Table 27

1 Year Triple Access ISA

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.50% AER/tax-free	**3.55% AER/tax-free**
4 or more	1.05% AER/tax-free (variable)	**1.15% AER/tax-free (variable)**

Table 28

1 Year Triple Access ISA Issues 2 and 3

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.30% AER/tax-free (variable)	**3.55% AER/tax-free (variable)**
4 or more	1.05% AER/tax-free (variable)	**1.15% AER/tax-free (variable)**

Table 29

1 Year Triple Access Saver

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.50% AER/gross a year (variable)	**3.55% AER/gross a year (variable)**
4 or more	1.05% AER/gross a year (variable)	**1.15% AER/gross a year (variable)**

Table 30

1 Year Triple Access Saver Issues 2 and 3

Withdrawals Per Account Year	Interest rate until 30 November 2026	Interest rate from 1 December 2026
3 or fewer	3.30% AER/gross a year (variable)	**3.55% AER/gross a year (variable)**
4 or more	1.05% AER/gross a year (variable)	**1.15% AER/gross a year (variable)**

Table 31

Business Investor

Interest rate until 30 November 2026	Interest rate from 1 December 2026
1.10% AER/gross a year (variable)	**1.20% AER/gross a year (variable)**

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The information in this leaflet is correct on 1 December 2026.

We may vary our offers or withdraw products from sale at any time without telling you first.

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An account year is the 12-month period from the date (or anniversary) of account opening.

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

Gross a year is the interest rate without tax deducted.

Tax-free is the contractual rate of interest payable where interest is exempt from income tax. The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.

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