

Important changes to some of our savings account rates

From **1 October 2025**, we'll be paying a lower 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	7	Easy Access Card	7	Limited Access Saver (all issues)	1
Branch Easy Access ISA	6	Easy Access ISA and Easy Access ISA 2	6	Portfolio Investor	10
Branch Future Saver	24	Easy Access Saver	7	Reward ISA	9
Branch Flex ISA	17	e-ISA	6	Reward Saver	8
Branch Flex Saver	15	e-Savings	7	Reward Single Access ISA	2
Branch Instant Access Maturity	7	e-Savings Plus	13	Single Access Saver	3
Branch Limited Access	1	Fixed Term Cash ISA Maturity	6	Single Access ISA	19
Branch Reward ISA	9	Fixed Term Bond Maturity	7	ShareSave Feeder	7
Branch Reward Saver	8	Fixed Term e-Bond Maturity	7	Smart (Card)	29
Branch Reward Single Access ISA	2	Fixed Term Branch Bond Maturity	7	Smart Instant Access (Adult)	28
Branch Single Access	3	Fixed Term ISA Maturity	6	Smart Instant Access (Child)	28
Branch Single Access ISA	2	Fixed Term Online Bond Maturity	7	Smart Limited Access Adult	14
Branch Smart Instant Adult	28	Flex Instant Saver Issues 1, 2, 3 and 4	27	Smart Limited Access Child	14
Branch Smart Instant Child	28	Flex Online Saver Issue 1 and 2	15	Smart Junior ISA	25
Branch SmartSaver	28	Flex ISA	17	Smart Saver	28
Branch Smart Limited Adult	14	Flexexclusive Saver (all issues)	15	1 Year Triple Access Online ISA	20
Branch Smart Limited Child	14	Flex Saver	15	Triple Access ISA	5
Branch Triple Access ISA	5	Future Saver	24	Triple Access Online ISA	4
Business Investor	10	Help to Buy: ISA	12	Triple Access Saver	11
Cash Child Trust Fund	25	Inheritance ISA (all issues)	6	Triple Access Saver 2	11
Children's Future Saver Issue 1 and 2	24	Instant Access Saver Issues 1-9 and 11-13	7	1 Year Triple Access Online ISA Issue 18 and 19	21
CashBuilder Card	7	Instant Access Saver Issue 10	18	1 Year Triple Access Online ISA Issues 16 and 17	20
Child Trust Fund Maturity ISA	25	InvestDirect	7	1 Year Triple Access Online Saver Issue 18 and 19	23
Continue to Save	26	Junior ISA Maturity	25	1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, and 17	22
Corporate Savings	16	Lapsed TESSA	7		
Direct Saver	7	Limited Access Online Saver	1		

Table 1

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

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
5 or fewer	1.75% AER/ gross a year (variable)	1.50% AER/ gross a year (variable)
6 or more	1.25% AER/ gross a year (variable)	1.05% 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 September 2025	Interest rate from 1 October 2025
1 or fewer	3.25% AER/ tax-free (variable)	3.05% AER/ tax-free (variable)
2 or more	1.25% AER/ tax-free (variable)	1.05% AER/ tax-free (variable)

Table 3

Branch Single Access, Single Access Saver

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
1 or fewer	3.25% AER/ gross a year (variable)	3.05% AER/ gross a year (variable)
2 or more	1.25% AER/ gross a year (variable)	1.05% AER/ gross a year (variable)

Table 4

Triple Access Online ISA

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	1.60% AER/ tax-free (variable)	1.35% AER/ tax-free (variable)
4 or more	1.25% AER/ tax-free (variable)	1.05% AER/ tax-free (variable)

Table 5

Branch Triple Access ISA, Triple Access ISA

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	1.80% AER/ tax-free (variable)	1.55% AER/ tax-free (variable)
4 or more	1.25% AER/ tax-free (variable)	1.05% AER/ tax-free (variable)

Table 6

Branch Easy Access ISA, Easy Access ISA, Easy Access ISA 2, e-ISA, Fixed Term ISA Maturity, Fixed Term Cash ISA Maturity, Inheritance ISA (all issues)

Balance of Account	Interest rate until 30 September 2025	Interest rate from 1 October 2025
£0.01 - £9,999	1.30% AER/ tax-free (variable)	1.10% AER/ tax-free (variable)
£10,000 - £49,999	1.35% AER/ tax-free (variable)	1.15% AER/ tax-free (variable)
£50,000 +	1.60% AER/ tax-free (variable)	1.35% AER/ tax-free (variable)

Table 7

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 and 11-13, InvestDirect, Fixed Term Branch Bond Maturity, Fixed Term e-Bond Maturity, Fixed Term Online Bond Maturity, Lapsed TESSA, ShareSave Feeder

Balance of Account	Interest rate until 30 September 2025	Interest rate from 1 October 2025
£0.01 - £9,999	1.30% AER/ gross a year (variable)	1.10% AER/ gross a year (variable)
£10,000 - £49,999	1.35% AER/ gross a year (variable)	1.15% AER/ gross a year (variable)
£50,000 +	1.60% AER/ gross a year (variable)	1.35% AER/ gross a year (variable)

Table 8

Branch Reward Saver, Reward Saver

Interest rate until 30 September 2025	Interest rate from 1 October 2025
3.20% AER/gross a year (variable)	3.00% AER/ gross a year (variable)

Table 9

Branch Reward ISA, Reward ISA

Interest rate until 30 September 2025	Interest rate from 1 October 2025
3.20% AER/tax-free (variable)	3.00% AER/ tax-free (variable)

Table 10

Business Investor, Portfolio Investor

Interest rate until 30 September 2025	Interest rate from 1 October 2025
1.31% AER/ 1.30% gross a year (variable)	1.10% AER/ 1.10% gross a year (variable)

Table 11**Triple Access Saver, Triple Access Saver 2**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	1.80% AER/ gross a year (variable)	1.55% AER/ gross a year (variable)
4 or more	1.25% AER/ gross a year (variable)	1.05% AER/ gross a year (variable)

Table 12**Help to Buy: ISA**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
2.70% AER/ tax-free (variable)	2.50% AER/ tax-free (variable)

Table 13**e-Savings Plus**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
5 or fewer	1.75% AER/ gross a year (variable)	1.50% AER/ gross a year (variable)
6 or more	1.55% AER/ gross a year (variable)	1.30% AER/ gross a year (variable)

Table 14**Branch Smart Limited Adult, Branch Smart Limited Child, Smart Limited Access Adult, Smart Limited Access Child**

Withdrawals per account year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
1 or fewer	2.75% AER/gross a year (variable)	2.50% AER/gross a year (variable)
2 or more	1.60% AER/gross a year (variable)	1.35% AER/gross a year (variable)

Table 15**Branch Flex Saver, Flex Online Saver Issues 1 and 2, Flexexclusive Saver (all issues), Flex Saver**

Balance of Account	Interest rate until 30 September 2025	Interest rate from 1 October 2025
£0.01 - £9,999	1.50% AER/gross a year (variable)	1.25% AER/ gross a year (variable)
£10,000 -£49,999	1.60% AER/gross a year (variable)	1.35% AER/gross a year (variable)
£50,000 +	1.70% AER/gross a year (variable)	1.45% AER/gross a year (variable)

Table 16**Corporate Savings**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
1.30% AER / 1.30% gross a year (variable)	1.10% AER / 1.10% gross a year (variable)

Table 17**Branch Flex ISA, Flex ISA**

Balance of Account	Interest rate until 30 September 2025	Interest rate from 1 October 2025
£0.01 - £9,999	1.50% AER/ tax-free (variable)	1.25% AER/ tax-free (variable)
£10,000 - £49,999	1.60% AER/ tax-free (variable)	1.35% AER/ tax-free (variable)
£50,000 +	1.70% AER/ tax-free (variable)	1.45% AER/ tax-free (variable)

Table 18**Instant Access Saver Issue 10**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
1.70% AER/ gross a year (variable)	1.45% AER/ gross a year (variable)

Table 19**Single Access ISA**

Withdrawals per account year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
1 or fewer	3.25% AER/ tax-free (variable)	3.05% AER/ tax-free (variable)
2 or more	1.25% AER/ tax-free (variable)	1.05% AER/ tax-free (variable)

Table 20**1 Year Triple Access Online ISA, 1 Year Triple Access Online ISA Issues 16 and 17**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	3.75% AER/tax-free (variable)	3.50% AER/tax-free (variable)
4 or more	1.50% AER/tax-free (variable)	1.25% AER/tax-free (variable)

Table 21**1 Year Triple Access Online ISA Issue 18 and 19**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	3.75% AER/tax-free (variable)	3.50% AER/tax-free (variable)
4 or more	1.25% AER/tax-free (variable)	1.05% AER/tax-free (variable)

Table 22**1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, 17**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	3.75% AER/gross a year (variable)	3.50% AER/gross a year (variable)
4 or more	1.50% AER/gross a year (variable)	1.25% AER/gross a year (variable)

Table 23**1 Year Triple Access Online Saver Issue 18 and 19**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
3 or fewer	3.75% AER/gross a year (variable)	3.50% AER/gross a year (variable)
4 or more	1.25% AER/gross a year (variable)	1.05% AER/gross a year (variable)

Table 24**Future Saver, Children's Future Saver Issue 1 and 2, Branch Future Saver**

Withdrawals Per Account Year	Interest rate until 30 September 2025	Interest rate from 1 October 2025
1 or fewer	3.30% AER/gross a year (variable)	3.05% AER/gross a year (variable)
2 or more	1.60% AER/gross a year (variable)	1.35% AER/gross a year (variable)

Table 25**Cash Child Trust Fund, Child Trust Fund Maturity ISA, Junior ISA Maturity, Smart Junior ISA**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
3.30% AER/tax-free (variable)	3.05% AER/tax-free (variable)

Table 26**Continue to Save**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
2.00% AER/gross a year (variable)	1.75% AER/gross a year (variable)

Table 27**Flex Instant Saver Issues 1, 2, 3 and 4**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
2.75% AER/gross a year (variable)	2.50% AER/gross a year (variable)

Table 28**Branch Smart Instant Adult, Branch Smart Instant Child, Branch SmartSaver, Smart Instant Access (Adult), Smart Instant Access (Child), Smart Saver**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
1.85% AER/gross a year (variable)	1.60% AER/gross a year (variable)

Table 29**Smart (Card)**

Interest rate until 30 September 2025	Interest rate from 1 October 2025
1.86% AER/ 1.85% gross a year (variable)	1.61% AER/ 1.60% gross a year (variable)

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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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