

Important changes to some of our savings account rates

From **10 February 2026**, 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	6	Easy Access Saver	6	InvestDirect	6
Branch Easy Access ISA	5	e-ISA	5	Junior ISA Maturity	21
Branch Future Saver	20	e-Savings	6	Lapsed TESSA	6
Branch Flex ISA	13	e-Savings Plus	11	Limited Access Online Saver	1
Branch Flex Saver	12	Fixed Term Cash ISA Maturity	5	Limited Access Saver (all issues)	1
Branch Instant Access Maturity	6	Fixed Term Bond Maturity	6	Reward ISA	8
Branch Limited Access	1	Fixed Term e-Bond Maturity	6	Reward Saver	7
Branch Reward ISA	8	Fixed Term Branch Bond Maturity	6	Reward Single Access ISA	2
Branch Reward Saver	7	Fixed Term ISA Maturity	5	Single Access Saver	3
Branch Reward Single Access ISA	2	Fixed Term Online Bond Maturity	6	Single Access ISA	15
Branch Single Access	3	Flex Instant Saver Issues 1, 2, 3, 4, 5 and 6	23	ShareSave Feeder	6
Branch Single Access ISA	2	Flex Online Saver Issues 1 and 2	12	Smart Junior ISA	21
Branch Triple Access ISA	4	Flex ISA	13	1 Year Triple Access Online ISA	16
Cash Child Trust Fund	21	Flexexclusive Saver (all issues)	12	Triple Access ISA	4
Children's Future Saver Issues 1, 2 and 3	20	Flex Saver	12	Triple Access Saver	9
CashBuilder Card	6	Future Saver	20	Triple Access Saver 2	9
Child Trust Fund Maturity ISA	21	Help to Buy: ISA	10	1 Year Triple Access Online ISA Issues 18, 19 and 20	17
Continue to Save	22	Inheritance ISA (all issues)	5	1 Year Triple Access Online ISA Issues 16 and 17	16
Direct Saver	6	Instant Access Saver Issues 1-9, 11-14 and 16	6	1 Year Triple Access Online Saver Issues 18-21	19
Easy Access Card	6	Instant Access Saver Issues 10 and 15	14	1 Year Triple Access Online Saver Issues 3, 5, 9, 12, 15, 16, and 17	18
Easy Access ISA and Easy Access ISA 2	5				

Table 1

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

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
5 or fewer	1.50% AER/ gross a year (variable)	1.25% AER/ gross a year (variable)
6 or more	1.05% 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 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/ tax-free (variable)	2.80% AER/ tax-free (variable)
2 or more	1.05% 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 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/ gross a year (variable)	2.80% AER/ gross a year (variable)
2 or more	1.05% AER/ gross a year (variable)	1.05% AER/ gross a year (variable)

Table 4

Branch Triple Access ISA, Triple Access ISA

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	1.55% AER/ tax-free (variable)	1.30% AER/ tax-free (variable)
4 or more	1.05% AER/ tax-free (variable)	1.05% 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 (all issues)

Balance of Account	Interest rate until 9 February 2026	Interest rate from 10 February 2026
£0.01 - £9,999	1.10% AER/ tax-free (variable)	1.10% AER/ tax-free (variable)
£10,000 - £49,999	1.15% AER/ tax-free (variable)	1.15% AER/ tax-free (variable)
£50,000 +	1.35% AER/ tax-free (variable)	1.20% 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 and 16, 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 9 February 2026	Interest rate from 10 February 2026
£0.01 - £9,999	1.10% AER/ gross a year (variable)	1.10% AER/ gross a year (variable)
£10,000 - £49,999	1.15% AER/ gross a year (variable)	1.15% AER/ gross a year (variable)
£50,000 +	1.35% AER/ gross a year (variable)	1.20% AER/ gross a year (variable)

Table 7

Branch Reward Saver, Reward Saver

Interest rate until 9 February 2026	Interest rate from 10 February 2026
3.00% AER/gross a year (variable)	2.75% AER/ gross a year (variable)

Table 8

Branch Reward ISA, Reward ISA

Interest rate until 9 February 2026	Interest rate from 10 February 2026
3.00% AER/tax-free (variable)	2.75% AER/ tax-free (variable)

Table 9

Triple Access Saver, Triple Access Saver 2

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	1.55% AER/ gross a year (variable)	1.30% AER/ gross a year (variable)
4 or more	1.05% AER/ gross a year (variable)	1.05% AER/ gross a year (variable)

Table 10

Help to Buy: ISA

Interest rate until 9 February 2026	Interest rate from 10 February 2026
2.50% AER/ tax-free (variable)	2.25% AER/ tax-free (variable)

Table 11
e-Savings Plus

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
5 or fewer	1.50% AER/ gross a year (variable)	1.25% AER/ gross a year (variable)
6 or more	1.30% AER/ gross a year (variable)	1.05% AER/ gross a year (variable)

Table 12
**Branch Flex Saver, Flex Online Saver Issues 1 and 2,
Flexexclusive Saver (all issues), Flex Saver**

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

Table 13
Branch Flex ISA, Flex ISA

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

Table 14
Instant Access Saver Issues 10 and 15

Interest rate until 9 February 2026	Interest rate from 10 February 2026
1.45% AER/ gross a year (variable)	1.25% AER/ gross a year (variable)

Table 15
Single Access ISA

Withdrawals per account year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/ tax-free (variable)	2.80% AER/ tax-free (variable)
2 or more	1.05% AER/ tax-free (variable)	1.05% AER/ tax-free (variable)

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

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/tax-free (variable)	3.30% AER/tax-free (variable)
4 or more	1.25% AER/tax-free (variable)	1.05% AER/tax-free (variable)

Table 17
1 Year Triple Access Online ISA Issues 18, 19 and 20

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/tax-free (variable)	3.30% AER/tax-free (variable)
4 or more	1.05% AER/tax-free (variable)	1.05% 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 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/gross a year (variable)	3.30% AER/gross a year (variable)
4 or more	1.25% AER/gross a year (variable)	1.05% AER/gross a year (variable)

Table 19
1 Year Triple Access Online Saver Issues 18, 19, 20 and 21

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
3 or fewer	3.50% AER/gross a year (variable)	3.30% AER/gross a year (variable)
4 or more	1.05% AER/gross a year (variable)	1.05% AER/gross a year (variable)

Table 20
**Future Saver, Children's Future Saver Issues 1, 2 and 3
Branch Future Saver**

Withdrawals Per Account Year	Interest rate until 9 February 2026	Interest rate from 10 February 2026
1 or fewer	3.05% AER/gross a year (variable)	2.80% AER/gross a year (variable)
2 or more	1.35% AER/gross a year (variable)	1.35% 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 9 February 2026	Interest rate from 10 February 2026
3.05% AER/tax-free (variable)	2.80% AER/tax-free (variable)

Table 22**Continue to Save**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
1.75% AER/gross a year (variable)	1.50% AER/gross a year (variable)

Table 23**Flex Instant Saver Issues 1, 2, 3, 4, 5 and 6**

Interest rate until 9 February 2026	Interest rate from 10 February 2026
2.50% AER/gross a year (variable)	2.30% AER/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.