

SAVINGS ACCOUNTS WHICH ARE NO LONGER ON SALE

Account Rate(s) correct as at 9 th December 2019	Current rates (Variable) Gross* % / AER** %
Ordinary Share Progressive Investment Share Flexishare International Share Company Deposit Premium 90 Premium Return Business 90 Professional Account Michelin Regular Saver City of Derry – Access 30 City of Derry – 90/Twenty City of Derry – Capital Bond	
£100 - £1,000,000	0.25

Account Rate(s) correct as at 8 th July 2019	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 1	
£50,000 - £1,000,000	1.10
£30,000 - £49,999	0.95
£20,000 - £29,999	0.85
£10 - £19,999	0.75

Account Rate(s) correct as at 8 th July 2019	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 2	
£30,000 - £1,000,000	0.95
£20,000 - £29,999	0.85
£10 - £19,999	0.75

Account Rate(s) correct as at 8 th July 2019	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 3	
£60,000 - £1,000,000	0.95
£30,000 - £59,999	0.85
£10 - £29,999	0.75

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Account Rate(s) correct as at 8 th July 2019	Current rates (Variable) Tax-free*** % / AER** %
Cash ISA Issue 4	
£60,000 - £1,000,000	0.95
£30,000 - £59,999	0.80
£10 - £29,999	0.70

Account Rate correct as at 8 th July 2019	Current rates (Variable) Tax-free*** % / AER** %
Clockwork Regular ISA Saver Issue 1	
£20 - £1,000,000	1.60

Account Rate correct as at 9 th December 2019	Current rates (Variable) Gross* % / AER** %
Clockwork Regular Saver Issue 1	
£20 - £1,000,000	1.50

Account Rate correct as at 10 th September 2018	Current rates (Variable) Gross* % / AER** %
Help to Buy: ISA	
£1 - £1,000,000	2.25

Account Rate(s) correct as at 9 th December 2019	Current rates (Variable) Gross* % / AER** %
Postal 7 Day Notice Account Issue 1	
Postal 7 Day Notice Account Issue 2	
Postal 7 Day Notice Account Issue 3	
Postal 7 Day Notice Account Issue 4	
Postal 7 Day Notice Account Issue 5	
Postal 7 Day Notice Account Issue 6	
Postal 7 Day Notice Account Issue 7	
Postal 7 Day Notice Account Issue 8	
Postal 7 Day Notice Account Issue 9	
Postal 7 Day Notice Account Issue 10	
Postal 7 Day Notice Account Issue 11	
£500 - £1,000,000	0.25

Account Rate(s) correct as at 9 th December 2019	Current rates (Variable) Gross* % / AER** % (includes 1% bonus)
Bonus Share	
£1,000 - £1,000,000	1.25

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FIXED RATE BONDS

Minimum investment - £500 (£5,000 for monthly income option)

Maximum investment - £1,000,000

1 Year Fixed Rate Bonds	Current rates
	Gross* % / AER** %
1 Year Fixed Rate Bond Issue 113	0.90
1 Year Fixed Rate Bond Issue 112	0.90
1 Year Fixed Rate Bond Issue 111	0.90
1 Year Fixed Rate Bond Issue 110	0.90
1 Year Fixed Rate Bond Issue 109	0.90
1 Year Fixed Rate Bond Issue 108	0.90
1 Year Fixed Rate Bond Issue 107	1.00
1 Year Fixed Rate Bond Issue 106	1.00
1 Year Fixed Rate Bond Issue 105	1.25
1 Year Fixed Rate Bond Issue 104	1.35
1 Year Fixed Rate Bond Issue 103	1.35
1 Year Fixed Rate Bond Issue 102	1.35

18 Month Fixed Rate Bond	Current rates Gross* % / AER** %
	Annual (min bal £500)
18 Month Fixed Rate Bond Issue 20	1.10
18 Month Fixed Rate Bond Issue 19	1.10
18 Month Fixed Rate Bond Issue 18	1.10
18 Month Fixed Rate Bond Issue 17	1.10
18 Month Fixed Rate Bond Issue 16	1.10
18 Month Fixed Rate Bond Issue 15	1.10
18 Month Fixed Rate Bond Issue 14	1.10
18 Month Fixed Rate Bond Issue 13	1.10
18 Month Fixed Rate Bond Issue 12	1.40
18 Month Fixed Rate Bond Issue 11	1.50
18 Month Fixed Rate Bond Issue 10	1.50
18 Month Fixed Rate Bond Issue 9	1.50
18 Month Fixed Rate Bond Issue 8	1.50
18 Month Fixed Rate Bond Issue 7	1.50
18 Month Fixed Rate Bond Issue 6	1.40
18 Month Fixed Rate Bond Issue 5	1.40
18 Month Fixed Rate Bond Issue 4	1.40

2 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
2 Year Fixed Rate Bond Issue 109	1.15	N/A
2 Year Fixed Rate Bond Issue 108	1.15	N/A
2 Year Fixed Rate Bond Issue 107	1.15	N/A
2 Year Fixed Rate Bond Issue 106	1.15	N/A
2 Year Fixed Rate Bond Issue 105	1.15	N/A
2 Year Fixed Rate Bond Issue 104	1.15	N/A
2 Year Fixed Rate Bond Issue 103	1.15	N/A

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2 Year Fixed Rate Bond Issue 102	1.15	N/A
2 Year Fixed Rate Bond Issue 101	1.50	N/A
2 Year Fixed Rate Bond Issue 100	1.60	N/A
2 Year Fixed Rate Bond Issue 99	1.60	N/A
2 Year Fixed Rate Bond Issue 98	1.60	N/A
2 Year Fixed Rate Bond Issue 97	1.60	N/A
2 Year Fixed Rate Bond Issue 96	1.60	N/A
2 Year Fixed Rate Bond Issue 95	1.60	N/A
2 Year Fixed Rate Bond Issue 94	1.60	N/A
2 Year Fixed Rate Bond Issue 93	1.60	N/A
2 Year Fixed Rate Bond Issue 92	1.40	N/A
2 Year Fixed Rate Bond Issue 91	1.40	N/A
2 Year Fixed Rate Bond Issue 90	1.40	N/A
2 Year Fixed Rate Bond Issue 89	1.40	N/A
2 Year Fixed Rate Bond Issue 88	1.40	N/A
2 Year Fixed Rate Bond Issue 87	1.40	N/A
2 Year Fixed Rate Bond Issue 86	1.20	N/A
2 Year Fixed Rate Bond Issue 85	1.20	N/A

3 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
3 Year Fixed Rate Bond Issue 107	1.40	1.35
3 Year Fixed Rate Bond Issue 106	1.40	1.35
3 Year Fixed Rate Bond Issue 105	1.40	1.35
3 Year Fixed Rate Bond Issue 104	1.40	1.35
3 Year Fixed Rate Bond Issue 103	1.40	1.35
3 Year Fixed Rate Bond Issue 102	1.40	1.35
3 Year Fixed Rate Bond Issue 101	1.40	1.35
3 Year Fixed Rate Bond Issue 100	1.40	1.35
3 Year Fixed Rate Bond Issue 99	1.65	1.60
3 Year Fixed Rate Bond Issue 98	1.75	1.70
3 Year Fixed Rate Bond Issue 97	1.75	1.70
3 Year Fixed Rate Bond Issue 96	1.75	1.70
3 Year Fixed Rate Bond Issue 95	1.75	1.70
3 Year Fixed Rate Bond Issue 94	1.75	1.70
3 Year Fixed Rate Bond Issue 93	1.75	1.70
3 Year Fixed Rate Bond Issue 92	1.75	1.70
3 Year Fixed Rate Bond Issue 91	1.75	1.70
3 Year Fixed Rate Bond Issue 90	1.50	1.45
3 Year Fixed Rate Bond Issue 89	1.50	1.45
3 Year Fixed Rate Bond Issue 88	1.50	1.45
3 Year Fixed Rate Bond Issue 87	1.50	1.45
3 Year Fixed Rate Bond Issue 86	1.50	1.45
3 Year Fixed Rate Bond Issue 85	1.50	1.45
3 Year Fixed Rate Bond Issue 84	1.30	1.25
3 Year Fixed Rate Bond Issue 83	1.30	1.25
3 Year Fixed Rate Bond Issue 82	1.30	1.15
3 Year Fixed Rate Bond Issue 81	1.30	1.15
3 Year Fixed Rate Bond Issue 80	1.30	1.15
3 Year Fixed Rate Bond Issue 79	1.30	1.15

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3 Year Fixed Rate Bond Issue 78	1.30	1.15
3 Year Fixed Rate Bond Issue 77	1.30	1.15
3 Year Fixed Rate Bond Issue 76	1.00	0.85
3 Year Fixed Rate Bond Issue 75	1.00	0.85
3 Year Fixed Rate Bond Issue 74	1.00	0.85
3 Year Fixed Rate Bond Issue 73	1.00	0.85
3 Year Fixed Rate Bond Issue 72	1.00	0.85

5 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
5 Year Fixed Rate Bond Issue 103	1.75	N/A
5 Year Fixed Rate Bond Issue 102	1.75	N/A
5 Year Fixed Rate Bond Issue 101	1.75	N/A
5 Year Fixed Rate Bond Issue 100	1.75	N/A
5 Year Fixed Rate Bond Issue 99	1.75	N/A
5 Year Fixed Rate Bond Issue 98	1.75	N/A
5 Year Fixed Rate Bond Issue 97	1.75	N/A
5 Year Fixed Rate Bond Issue 96	1.75	N/A
5 Year Fixed Rate Bond Issue 95	2.10	N/A
5 Year Fixed Rate Bond Issue 94	2.10	N/A
5 Year Fixed Rate Bond Issue 93	2.10	N/A
5 Year Fixed Rate Bond Issue 92	2.10	N/A
5 Year Fixed Rate Bond Issue 91	2.10	N/A
5 Year Fixed Rate Bond Issue 90	2.10	N/A
5 Year Fixed Rate Bond Issue 89	2.10	N/A
5 Year Fixed Rate Bond Issue 88	2.10	N/A
5 Year Fixed Rate Bond Issue 87	2.10	N/A
5 Year Fixed Rate Bond Issue 86	2.00	N/A
5 Year Fixed Rate Bond Issue 85	2.00	N/A
5 Year Fixed Rate Bond Issue 84	2.00	N/A
5 Year Fixed Rate Bond Issue 83	2.00	N/A
5 Year Fixed Rate Bond Issue 82	2.00	N/A
5 Year Fixed Rate Bond Issue 81	2.00	N/A
5 Year Fixed Rate Bond Issue 80	2.00	N/A
5 Year Fixed Rate Bond Issue 79	2.00	N/A
5 Year Fixed Rate Bond Issue 78	2.00	1.85
5 Year Fixed Rate Bond Issue 77	1.40	1.25
5 Year Fixed Rate Bond Issue 76	1.40	1.25
5 Year Fixed Rate Bond Issue 75	1.40	1.25
5 Year Fixed Rate Bond Issue 74	1.40	1.25
5 Year Fixed Rate Bond Issue 73	1.40	1.25
5 Year Fixed Rate Bond Issue 72	1.40	1.25
5 Year Fixed Rate Bond Issue 71	1.40	1.25
5 Year Fixed Rate Bond Issue 70	1.40	1.25
5 Year Fixed Rate Bond Issue 69	1.40	1.25
5 Year Fixed Rate Bond Issue 68	1.40	1.25
5 Year Fixed Rate Bond Issue 67	1.50	1.35
5 Year Fixed Rate Bond Issue 66	1.50	1.35
5 Year Fixed Rate Bond Issue 65	2.00	1.85
5 Year Fixed Rate Bond Issue 64	2.00	1.85

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5 Year Fixed Rate Bond Issue 63	1.50	1.35
5 Year Fixed Rate Bond Issue 62	1.75	1.60
5 Year Fixed Rate Bond Issue 61	2.00	1.85
5 Year Fixed Rate Bond Issue 60	2.00	1.85
5 Year Fixed Rate Bond Issue 59	2.25	2.10
5 Year Fixed Rate Bond Issue 58	2.45	2.30
5 Year Fixed Rate Bond Issue 57	2.45	2.30
5 Year Fixed Rate Bond Issue 56	2.45	2.30
5 Year Fixed Rate Bond Issue 55	2.45	2.30
5 Year Fixed Rate Bond Issue 54	2.45	2.30
5 Year Fixed Rate Bond Issue 53	2.45	2.30
5 Year Fixed Rate Bond Issue 52	2.45	2.30
5 Year Fixed Rate Bond Issue 51	2.45	2.30
5 Year Fixed Rate Bond Issue 50	2.45	2.30
5 Year Fixed Rate Bond Issue 49	2.45	2.30
5 Year Fixed Rate Bond Issue 48	2.45	2.30
5 Year Fixed Rate Bond Issue 47	2.45	2.30
5 Year Fixed Rate Bond Issue 46	2.25	2.10
5 Year Fixed Rate Bond Issue 45	2.25	2.10
5 Year Fixed Rate Bond Issue 44	2.75	2.60

FIXED RATE LOYALTY BONDS

Minimum investment - £500 (£5,000 for monthly income option)

Maximum investment - £1,000,000

2 Year Fixed Rate Loyalty Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
2 Year Fixed Rate Loyalty Bond Issue 59	1.50	N/A
2 Year Fixed Rate Loyalty Bond Issue 58	1.50	N/A
2 Year Fixed Rate Loyalty Bond Issue 57	1.50	N/A
2 Year Fixed Rate Loyalty Bond Issue 56	1.50	N/A
2 Year Fixed Rate Loyalty Bond Issue 55	1.50	N/A
2 Year Fixed Rate Loyalty Bond Issue 54	1.50	N/A
2 Year Fixed Rate Loyalty Bond Issue 53	1.40	N/A

3 Year Fixed Rate Loyalty Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
3 Year Fixed Rate Loyalty Bond Issue 57	1.60	N/A
3 Year Fixed Rate Loyalty Bond Issue 56	1.60	N/A
3 Year Fixed Rate Loyalty Bond Issue 55	1.60	N/A
3 Year Fixed Rate Loyalty Bond Issue 54	1.60	N/A
3 Year Fixed Rate Loyalty Bond Issue 53	1.60	N/A
3 Year Fixed Rate Loyalty Bond Issue 52	1.60	N/A
3 Year Fixed Rate Loyalty Bond Issue 51	1.40	N/A
3 Year Fixed Rate Loyalty Bond Issue 50	1.40	N/A
3 Year Fixed Rate Loyalty Bond Issue 49	1.40	1.25
3 Year Fixed Rate Loyalty Bond Issue 48	1.40	1.25
3 Year Fixed Rate Loyalty Bond Issue 47	1.40	1.25
3 Year Fixed Rate Loyalty Bond Issue 46	1.40	1.25
3 Year Fixed Rate Loyalty Bond Issue 45	1.10	0.95
3 Year Fixed Rate Loyalty Bond Issue 44	1.10	0.95
3 Year Fixed Rate Loyalty Bond Issue 43	1.10	0.95
3 Year Fixed Rate Loyalty Bond Issue 42	1.10	0.95
3 Year Fixed Rate Loyalty Bond Issue 41	1.10	0.95

5 Year Fixed Rate Loyalty Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
5 Year Fixed Rate Loyalty Bond Issue 44	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 43	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 42	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 41	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 40	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 39	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 38	2.10	N/A
5 Year Fixed Rate Loyalty Bond Issue 37	2.10	N/A

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5 Year Fixed Rate Loyalty Bond Issue 36	2.10	1.95
5 Year Fixed Rate Loyalty Bond Issue 35	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 34	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 33	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 32	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 31	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 30	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 29	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 28	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 27	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 26	1.50	1.35
5 Year Fixed Rate Loyalty Bond Issue 25	1.75	1.60
5 Year Fixed Rate Loyalty Bond Issue 24	2.00	1.85
5 Year Fixed Rate Loyalty Bond Issue 23	2.25	2.10
5 Year Fixed Rate Loyalty Bond Issue 22	2.25	2.10
5 Year Fixed Rate Loyalty Bond Issue 21	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 20	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 19	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 18	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 17	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 16	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 15	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 14	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 13	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 12	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 11	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 10	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 9	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 8	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 7	2.50	2.35
5 Year Fixed Rate Loyalty Bond Issue 6	3.00	2.85

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VARIABLE RATE BONDS

Minimum investment - £500

Maximum investment - £1,000,000

Variable Rate Bonds	Current rates Gross* % / AER** %
1 Year Variable Rate Bond Issue 65	0.90
1 Year Variable Rate Bond Issue 64	0.90
1 Year Variable Rate Bond Issue 63	0.90
1 Year Variable Rate Bond Issue 62	0.90
1 Year Variable Rate Bond Issue 61	0.90
1 Year Variable Rate Bond Issue 60	0.90
1 Year Variable Rate Bond Issue 59	1.00
1 Year Variable Rate Bond Issue 58	1.00
1 Year Variable Rate Bond Issue 57	1.00

VARIABLE RATE LOYALTY BONDS

Minimum investment - £500

Maximum investment - £1,000,000

1 Year Variable Rate Loyalty Bonds	Current rates Gross* % / AER** %
1 Year Variable Rate Loyalty Bond Issue 67	1.10
1 Year Variable Rate Loyalty Bond Issue 66	1.10
1 Year Variable Rate Loyalty Bond Issue 65	1.10

18 Month Variable Rate Loyalty Bonds	Current rates Gross* % / AER** %
18 Month Variable Rate Loyalty Bond Issue 12	1.25
18 Month Variable Rate Loyalty Bond Issue 11	1.25
18 Month Variable Rate Loyalty Bond Issue 10	1.25

FIXED RATE ISA BOND

1 Year Fixed Rate ISA Bonds	Balance	Current rates Tax-free*** % / AER** %
1 Year Fixed Rate ISA Bond Issue 2	£500 +	1.25
1 Year Fixed Rate ISA Bond Issue 1	£500 +	1.35

2 Year Fixed Rate ISA Bonds	Balance	Current rates Tax-free*** % / AER** %
2 Year Fixed Rate ISA Bond Issue 4	£500 +	1.50
2 Year Fixed Rate ISA Bond Issue 3	£500 +	1.60
2 Year Fixed Rate ISA Bond Issue 2	£500 +	1.50
2 Year Fixed Rate ISA Bond Issue 1	£500 +	1.30

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*Gross rate quoted is the taxable rate of interest without deduction of income tax.

**AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. This will enable you to compare more easily the return you can expect from your savings over time.

***Tax-free account which means the interest paid is exempt from income tax.