

1st January 2025

SAVINGS ACCOUNTS WHICH ARE NO LONGER ON SALE

Account Rate correct as at 2 nd September 2024	Current rates (Variable) Tax-free*** % / AER** %
Double Access Cash ISA Issue 4	4.25
Double Access Cash ISA Issue 3	4.80
Double Access Cash ISA Issue 2	4.25
Double Access Cash ISA Issue 1	4.00
£500 - £1,000,000	

Account Rate correct as at 2 nd May 2024	Current rates (Variable) Gross* % / AER** %
Online Regular Rainey Day Saver Account Issue 2	4.75%
Online Regular Rainey Day Saver Account Issue 1	7.00%
£20 - £1,000,000	7.00%

1st January 2025

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 19	3.95
1 Year Fixed Rate Bond Issue 18	4.10
1 Year Fixed Rate Bond Issue 17	4.30
1 Year Fixed Rate Bond Issue 16	4.30
1 Year Fixed Rate Bond Issue 15	4.45
1 Year Fixed Rate Bond Issue 14	4.65
1 Year Fixed Rate Bond Issue 13	4.65
1 Year Fixed Rate Bond Issue 12	5.00
1 Year Fixed Rate Bond Issue 11	5.00
1 Year Fixed Rate Bond Issue 10	4.65
1 Year Fixed Rate Bond Issue 9	4.65
1 Year Fixed Rate Bond Issue 8	4.35
1 Year Fixed Rate Bond Issue 7	4.35
1 Year Fixed Rate Bond Issue 6	4.35
1 Year Fixed Rate Bond Issue 5	4.15
1 Year Fixed Rate Bond Issue 4	4.25
1 Year Fixed Rate Bond Issue 3	4.25
1 Year Fixed Rate Bond Issue 2	4.60
1 Year Fixed Rate Bond Issue 1	4.75

18 Month Fixed Rate Bonds	Current rates Gross* % /AER** %
18 Month Fixed Rate Bond Issue 60	3.75
18 Month Fixed Rate Bond Issue 59	4.00
18 Month Fixed Rate Bond Issue 58	4.00
18 Month Fixed Rate Bond Issue 57	4.00
18 Month Fixed Rate Bond Issue 56	4.15
18 Month Fixed Rate Bond Issue 55	4.35
18 Month Fixed Rate Bond Issue 54	4.35
18 Month Fixed Rate Bond Issue 53	4.35
18 Month Fixed Rate Bond Issue 52	4.35
18 Month Fixed Rate Bond Issue 51	4.25
18 Month Fixed Rate Bond Issue 50	4.25
18 Month Fixed Rate Bond Issue 49	4.25
18 Month Fixed Rate Bond Issue 48	4.15

1st January 2025

2 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
2 Year Fixed Rate Bond Issue 17	3.75	3.65
2 Year Fixed Rate Bond Issue 16	3.75	3.65
2 Year Fixed Rate Bond Issue 15	4.00	3.90
2 Year Fixed Rate Bond Issue 14	4.00	3.90
2 Year Fixed Rate Bond Issue 13	4.15	4.10
2 Year Fixed Rate Bond Issue 12	4.35	4.30
2 Year Fixed Rate Bond Issue 11	4.35	4.30
2 Year Fixed Rate Bond Issue 10	4.35	4.30
2 Year Fixed Rate Bond Issue 9	4.35	4.30
2 Year Fixed Rate Bond Issue 8	4.15	4.10
2 Year Fixed Rate Bond Issue 7	4.15	4.10
2 Year Fixed Rate Bond Issue 6	4.15	4.10
2 Year Fixed Rate Bond Issue 5	4.00	3.95
2 Year Fixed Rate Bond Issue 4	4.00	3.95
2 Year Fixed Rate Bond Issue 3	4.00	3.95
2 Year Fixed Rate Bond Issue 2	4.60	4.55
2 Year Fixed Rate Bond Issue 1	4.75	4.70

3 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
3 Year Fixed Rate Bond Issue 2	3.30	N/A
3 Year Fixed Rate Bond Issue 1	3.30	N/A
3 Year Fixed Rate Bond Issue 150	4.05	4.00
3 Year Fixed Rate Bond Issue 149	4.05	4.00
3 Year Fixed Rate Bond Issue 148	4.05	4.00
3 Year Fixed Rate Bond Issue 147	3.75	3.70
3 Year Fixed Rate Bond Issue 146	3.75	3.70
3 Year Fixed Rate Bond Issue 145	3.75	3.70
3 Year Fixed Rate Bond Issue 144	3.75	3.70
3 Year Fixed Rate Bond Issue 143	3.60	3.55
3 Year Fixed Rate Bond Issue 142	3.60	3.55
3 Year Fixed Rate Bond Issue 141	3.10	3.05
3 Year Fixed Rate Bond Issue 140	2.60	2.55
3 Year Fixed Rate Bond Issue 139	2.35	2.30
3 Year Fixed Rate Bond Issue 138	2.15	2.10
3 Year Fixed Rate Bond Issue 137	1.90	1.85
3 Year Fixed Rate Bond Issue 136	1.50	1.45
3 Year Fixed Rate Bond Issue 135	1.50	1.45
3 Year Fixed Rate Bond Issue 134	0.60	0.55
3 Year Fixed Rate Bond Issue 133	0.60	0.55
3 Year Fixed Rate Bond Issue 132	0.60	0.55
3 Year Fixed Rate Bond Issue 131	0.60	0.55
3 Year Fixed Rate Bond Issue 130	0.60	0.55

1st January 2025

5 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £5,000)
5 Year Fixed Rate Bond Issue 2	3.20	N/A
5 Year Fixed Rate Bond Issue 1	3.20	N/A
5 Year Fixed Rate Bond Issue 145	4.05	N/A
5 Year Fixed Rate Bond Issue 144	4.05	N/A
5 Year Fixed Rate Bond Issue 143	4.05	N/A
5 Year Fixed Rate Bond Issue 142	4.00	N/A
5 Year Fixed Rate Bond Issue 140	4.00	N/A
5 Year Fixed Rate Bond Issue 139	4.00	N/A
5 Year Fixed Rate Bond Issue 138	4.00	N/A
5 Year Fixed Rate Bond Issue 137	3.25	N/A
5 Year Fixed Rate Bond Issue 136	2.75	N/A
5 Year Fixed Rate Bond Issue 135	2.50	N/A
5 Year Fixed Rate Bond Issue 134	2.50	N/A
5 Year Fixed Rate Bond Issue 133	2.25	N/A
5 Year Fixed Rate Bond Issue 132	2.00	N/A
5 Year Fixed Rate Bond Issue 131	2.00	N/A
5 Year Fixed Rate Bond Issue 130	1.15	N/A
5 Year Fixed Rate Bond Issue 129	1.15	N/A
5 Year Fixed Rate Bond Issue 128	1.15	N/A
5 Year Fixed Rate Bond Issue 127	1.15	N/A
5 Year Fixed Rate Bond Issue 126	1.15	N/A
5 Year Fixed Rate Bond Issue 125	1.15	N/A
5 Year Fixed Rate Bond Issue 124	1.15	N/A
5 Year Fixed Rate Bond Issue 123	1.15	N/A
5 Year Fixed Rate Bond Issue 122	1.15	N/A
5 Year Fixed Rate Bond Issue 121	1.15	N/A
5 Year Fixed Rate Bond Issue 120	1.15	N/A
5 Year Fixed Rate Bond Issue 119	1.15	N/A
5 Year Fixed Rate Bond Issue 118	1.00	N/A
5 Year Fixed Rate Bond Issue 117	1.00	N/A
5 Year Fixed Rate Bond Issue 116	1.00	N/A
5 Year Fixed Rate Bond Issue 115	1.00	N/A
5 Year Fixed Rate Bond Issue 114	1.00	N/A
5 Year Fixed Rate Bond Issue 113	1.00	N/A
5 Year Fixed Rate Bond Issue 112	1.00	N/A
5 Year Fixed Rate Bond Issue 111	1.00	N/A
5 Year Fixed Rate Bond Issue 110	1.00	N/A
5 Year Fixed Rate Bond Issue 109	1.15	N/A
5 Year Fixed Rate Bond Issue 108	1.15	N/A
5 Year Fixed Rate Bond Issue 107	1.15	N/A
5 Year Fixed Rate Bond Issue 106	1.75	N/A
5 Year Fixed Rate Bond Issue 105	1.75	N/A
5 Year Fixed Rate Bond Issue 104	1.75	N/A
5 Year Fixed Rate Bond Issue 103	1.75	N/A
5 Year Fixed Rate Bond Issue 102	1.75	N/A

1st January 2025

VARIABLE RATE BONDS

Minimum investment - £500

Maximum investment - £1,000,000

1 Year Variable Rate Bonds	Current rates Gross* % / AER** %
1 Year Variable Rate Bond Issue 14	3.95
1 Year Variable Rate Bond Issue 13	4.10
1 Year Variable Rate Bond Issue 12	4.35
1 Year Variable Rate Bond Issue 11	4.35
1 Year Variable Rate Bond Issue 10	4.50
1 Year Variable Rate Bond Issue 9	4.80
1 Year Variable Rate Bond Issue 8	4.80
1 Year Variable Rate Bond Issue 7	4.80
1 Year Variable Rate Bond Issue 6	4.80
1 Year Variable Rate Bond Issue 5	4.80
1 Year Variable Rate Bond Issue 4	4.80
1 Year Variable Rate Bond Issue 3	4.80
1 Year Variable Rate Bond Issue 2	4.80
1 Year Variable Rate Bond Issue 1	4.90

1 Year Variable Rate Bonds	Current rates Gross* % / AER** %
1 Year Variable Rate Bond Issue 113	5.00

2 Year Variable Rate Bonds	Current rates Gross* % / AER** %
2 Year Variable Rate Bond Issue 14	3.95
2 Year Variable Rate Bond Issue 13	4.10
2 Year Variable Rate Bond Issue 12	4.35
2 Year Variable Rate Bond Issue 11	4.35
2 Year Variable Rate Bond Issue 10	4.50
2 Year Variable Rate Bond Issue 9	4.80
2 Year Variable Rate Bond Issue 8	4.80
2 Year Variable Rate Bond Issue 7	4.80
2 Year Variable Rate Bond Issue 6	4.80
2 Year Variable Rate Bond Issue 5	4.80
2 Year Variable Rate Bond Issue 4	4.80
2 Year Variable Rate Bond Issue 3	4.80
2 Year Variable Rate Bond Issue 2	4.80
2 Year Variable Rate Bond Issue 1	4.90

2 Year Variable Rate Bonds	Current rates Gross* % / AER** %
2 Year Variable Rate Bond Issue 48	5.00
2 Year Variable Rate Bond Issue 47	5.00
2 Year Variable Rate Bond Issue 46	5.25
2 Year Variable Rate Bond Issue 45	5.25
2 Year Variable Rate Bond Issue 44	5.00

1st January 2025

2 Year Variable Rate Bond Issue 43	5.00
2 Year Variable Rate Bond Issue 42	5.00

*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.