

1 February 2026

SAVINGS ACCOUNTS WHICH ARE NO LONGER ON SALE

Account	Current rates (Variable) Gross* % / AER** %
Rate correct as at 1 st February 2026	
Company Deposit	
Premium Return	
Professional Account	
£1 - £1,000,000	1.25

Account	Current rates (Variable) Gross* % / AER** %
Rate correct as at 1 st February 2026	
Clockwork Regular Saver Issue 1	
£1 - £1,000,000	2.50

Account	Current rates (Variable) Gross* % / AER** %
Rate correct as at 1 st February 2026	
Postal 7 Day Notice Account Issue 11	
Postal 7 Day Notice Account Issue 10	
Postal 7 Day Notice Account Issue 9	
Postal 7 Day Notice Account Issue 8	
Postal 7 Day Notice Account Issue 7	
Postal 7 Day Notice Account Issue 6	
Postal 7 Day Notice Account Issue 5	
Postal 7 Day Notice Account Issue 4	
Postal 7 Day Notice Account Issue 3	
Postal 7 Day Notice Account Issue 2	
Postal 7 Day Notice Account Issue 1	
£1 - £1,000,000	1.25

Account	Current rates (Variable) Gross* % / AER** % (includes 1% bonus)
Rate correct as at 1 st February 2026	
Bonus Share	
£1 - £1,000,000	1.25

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate(s) correct as at 1 st February 2026	
Cash ISA Issue 1	
£50,000 - £1,000,000	2.50
£30,000 - £49,999	2.45
£20,000 - £29,999	2.40
£10 - £19,999	2.35

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate(s) correct as at 1 st February 2026	
Cash ISA Issue 2	
£30,000 - £1,000,000	2.45
£20,000 - £29,999	2.40
£10 - £19,999	2.35

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate(s) correct as at 1 st February 2026	
Cash ISA Issue 3	
£60,000 - £1,000,000	2.45
£30,000 - £59,999	2.40
£10 - £29,999	2.35

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate(s) correct as at 1 st February 2026	
Cash ISA Issue 4	
£60,000 - £1,000,000	2.45
£30,000 - £59,999	2.40
£10 - £29,999	2.35

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate(s) correct as at 1 st February 2026	
Cash ISA Issue 5	
£70,000 - £1,000,000	2.50
£30,000 - £69,999	2.45
£20,000 - £29,999	2.40
£10 - £19,999	2.35

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate correct as at 1 st February 2026	
Cash ISA Saver	
£1,000 - £1,000,000	2.75

Account	Current rates (Variable) Tax-free*** % / AER** %
Rate correct as at 1 st February 2026	
Clockwork Regular ISA Saver Issue 1	
£20 - £1,000,000	2.50

Account Rate correct as at 1 st February 2026	Current rates (Variable) Tax-free*** % / AER** %
Help to Buy: ISA £1 - £1,000,000	2.50

Account Rate correct as at 1 st September 2025	Current rates (Variable) Gross* % / AER** %
Business 90 Day Notice Account (Issue 1) £1,000 - £3,000,000	2.75

Account Rate correct as at 1 st February 2026	Current rates (Variable) Gross* % / AER** %
Online Regular Rainey Day Saver Account Issue 4 £20 - £1,000,000	6.75%
Online Regular Rainey Day Saver Account Issue 3 £1 - £1,000,000	5.25%
Online Regular Rainey Day Saver Account Issue 2 £20 - £1,000,000	3.75%
Online Regular Rainey Day Saver Account Issue 1 £1 - £1,000,000	5.75%

Account Rate correct as at 1 st February 2026	Current rates (Variable) Gross* % / AER** %
First Home Saver Issue 1 £20 - £1,000,000	2.50%

FIXED RATE BONDS

Minimum investment - £1 (€25,000 for monthly income option)

Maximum investment - £1,000,000

1 Year Fixed Rate Access Bonds	Current rates Gross* % /AER** %
1 Year Fixed Rate Flexible Bond Issue 13	3.80
1 Year Fixed Rate Flexible Bond Issue 12	4.00
1 Year Fixed Rate Flexible Bond Issue 11	4.00
1 Year Fixed Rate Flexible Bond Issue 10	3.85
1 Year Fixed Rate Flexible Bond Issue 9	3.85
1 Year Fixed Rate Flexible Bond Issue 8	4.15
1 Year Fixed Rate Flexible Bond Issue 7	4.10
1 Year Fixed Rate Flexible Bond Issue 6	4.00
1 Year Fixed Rate Flexible Bond Issue 5	4.15
1 Year Fixed Rate Flexible Bond Issue 4	4.50
1 Year Fixed Rate Flexible Bond Issue 3	4.50
1 Year Fixed Rate Flexible Bond Issue 2	4.20
1 Year Fixed Rate Flexible Bond Issue 1	4.20

1 Year Fixed Rate Bonds	Current rates Gross* % /AER** %
1 Year Fixed Rate Bond Issue 32	3.80
1 Year Fixed Rate Bond Issue 31	4.00
1 Year Fixed Rate Bond Issue 30	4.00
1 Year Fixed Rate Bond Issue 29	4.00
1 Year Fixed Rate Bond Issue 28	3.80
1 Year Fixed Rate Bond Issue 27	4.05
1 Year Fixed Rate Bond Issue 26	4.00
1 Year Fixed Rate Bond Issue 25	4.05
1 Year Fixed Rate Bond Issue 24	4.05
1 Year Fixed Rate Bond Issue 23	4.05
1 Year Fixed Rate Bond Issue 22	4.05
1 Year Fixed Rate Bond Issue 21	4.05

18 Month Fixed Rate Bonds	Current rates Gross* % /AER** %
18 Month Fixed Rate Bond Issue 68	3.60
18 Month Fixed Rate Bond Issue 67	3.60
18 Month Fixed Rate Bond Issue 66	3.60
18 Month Fixed Rate Bond Issue 65	3.75
18 Month Fixed Rate Bond Issue 64	3.75
18 Month Fixed Rate Bond Issue 63	3.75
18 Month Fixed Rate Bond Issue 62	3.75
18 Month Fixed Rate Bond Issue 61	3.75
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

2 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £25,000)
2 Year Fixed Rate Bond Issue 31	3.80	3.75
2 Year Fixed Rate Bond Issue 30	4.00	3.95
2 Year Fixed Rate Bond Issue 29	4.00	3.95
2 Year Fixed Rate Bond Issue 28	3.90	3.85
2 Year Fixed Rate Bond Issue 27	3.80	3.75
2 Year Fixed Rate Bond Issue 26	3.85	3.80
2 Year Fixed Rate Bond Issue 25	3.75	3.70
2 Year Fixed Rate Bond Issue 24	3.75	3.70
2 Year Fixed Rate Bond Issue 23	3.90	3.85
2 Year Fixed Rate Bond Issue 22	4.15	4.10
2 Year Fixed Rate Bond Issue 21	4.15	4.10
2 Year Fixed Rate Bond Issue 20	4.15	4.10
2 Year Fixed Rate Bond Issue 19	4.05	4.00
2 Year Fixed Rate Bond Issue 18	3.75	3.65
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

3 Year Fixed Rate Bonds	Current rates Gross* % / AER** %
3 Year Fixed Rate Bond Issue 15	3.60
3 Year Fixed Rate Bond Issue 14	3.80
3 Year Fixed Rate Bond Issue 13	3.80
3 Year Fixed Rate Bond Issue 12	3.80
3 Year Fixed Rate Bond Issue 11	3.60
3 Year Fixed Rate Bond Issue 10	3.60
3 Year Fixed Rate Bond Issue 9	3.60
3 Year Fixed Rate Bond Issue 8	3.60
3 Year Fixed Rate Bond Issue 7	3.75
3 Year Fixed Rate Bond Issue 6	3.30
3 Year Fixed Rate Bond Issue 5	3.30
3 Year Fixed Rate Bond Issue 4	3.30
3 Year Fixed Rate Bond Issue 3	3.30

3 Year Fixed Rate Bond Issue 2	3.30
3 Year Fixed Rate Bond Issue 1	3.30

3 Year Fixed Rate Bonds	Current rates Gross* % / AER** %	
	Annual (min bal £500)	Monthly (min bal £25,000)
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

5 Year Fixed Rate Bonds	Current rates Gross* % / AER** %
5 Year Fixed Rate Bond Issue 15	3.60
5 Year Fixed Rate Bond Issue 14	3.80
5 Year Fixed Rate Bond Issue 13	3.80
5 Year Fixed Rate Bond Issue 12	3.80
5 Year Fixed Rate Bond Issue 11	3.80
5 Year Fixed Rate Bond Issue 10	3.30
5 Year Fixed Rate Bond Issue 9	3.30
5 Year Fixed Rate Bond Issue 8	3.30
5 Year Fixed Rate Bond Issue 7	3.45
5 Year Fixed Rate Bond Issue 6	3.20
5 Year Fixed Rate Bond Issue 5	3.20
5 Year Fixed Rate Bond Issue 4	3.20
5 Year Fixed Rate Bond Issue 3	3.20
5 Year Fixed Rate Bond Issue 2	3.20
5 Year Fixed Rate Bond Issue 1	3.20
5 Year Fixed Rate Bond Issue 145	4.05
5 Year Fixed Rate Bond Issue 144	4.05
5 Year Fixed Rate Bond Issue 143	4.05
5 Year Fixed Rate Bond Issue 142	4.00
5 Year Fixed Rate Bond Issue 140	4.00
5 Year Fixed Rate Bond Issue 139	4.00
5 Year Fixed Rate Bond Issue 138	4.00
5 Year Fixed Rate Bond Issue 137	3.25
5 Year Fixed Rate Bond Issue 136	2.75
5 Year Fixed Rate Bond Issue 135	2.50
5 Year Fixed Rate Bond Issue 134	2.50
5 Year Fixed Rate Bond Issue 133	2.25
5 Year Fixed Rate Bond Issue 132	2.00
5 Year Fixed Rate Bond Issue 131	2.00
5 Year Fixed Rate Bond Issue 130	1.15
5 Year Fixed Rate Bond Issue 129	1.15
5 Year Fixed Rate Bond Issue 128	1.15
5 Year Fixed Rate Bond Issue 127	1.15
5 Year Fixed Rate Bond Issue 126	1.15
5 Year Fixed Rate Bond Issue 125	1.15

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5 Year Fixed Rate Bond Issue 124	1.15
5 Year Fixed Rate Bond Issue 123	1.15
5 Year Fixed Rate Bond Issue 122	1.15
5 Year Fixed Rate Bond Issue 121	1.15
5 Year Fixed Rate Bond Issue 120	1.15

5 Year Fixed Rate Bonds	Current rates
	Gross* % / AER** %
5 Year Fixed Rate Bond Issue 119	1.15
5 Year Fixed Rate Bond Issue 118	1.00
5 Year Fixed Rate Bond Issue 117	1.00
5 Year Fixed Rate Bond Issue 116	1.00

VARIABLE RATE BONDS

Minimum investment - £1

Maximum investment - £1,000,000

1 Year Variable Rate Bonds	Current rates Gross* % / AER** %
1 Year Variable Rate Bond Issue 27	3.60
1 Year Variable Rate Bond Issue 26	3.80
1 Year Variable Rate Bond Issue 25	3.80
1 Year Variable Rate Bond Issue 24	3.80
1 Year Variable Rate Bond Issue 23	3.80
1 Year Variable Rate Bond Issue 22	3.80
1 Year Variable Rate Bond Issue 21	3.75
1 Year Variable Rate Bond Issue 20	3.80
1 Year Variable Rate Bond Issue 19	3.80
1 Year Variable Rate Bond Issue 18	3.55
1 Year Variable Rate Bond Issue 17	3.55
1 Year Variable Rate Bond Issue 16	3.55

2 Year Variable Rate Bonds	Current rates Gross* % / AER** %
2 Year Variable Rate Bond Issue 28	3.60
2 Year Variable Rate Bond Issue 27	3.90
2 Year Variable Rate Bond Issue 26	3.90
2 Year Variable Rate Bond Issue 25	3.90
2 Year Variable Rate Bond Issue 24	3.80
2 Year Variable Rate Bond Issue 23	3.60
2 Year Variable Rate Bond Issue 22	3.50
2 Year Variable Rate Bond Issue 21	3.65
2 Year Variable Rate Bond Issue 20	3.65
2 Year Variable Rate Bond Issue 19	3.65
2 Year Variable Rate Bond Issue 18	3.65
2 Year Variable Rate Bond Issue 17	3.65
2 Year Variable Rate Bond Issue 16	3.55
2 Year Variable Rate Bond Issue 15	3.20
2 Year Variable Rate Bond Issue 14	3.20
2 Year Variable Rate Bond Issue 13	3.10
2 Year Variable Rate Bond Issue 12	3.35
2 Year Variable Rate Bond Issue 11	3.35
2 Year Variable Rate Bond Issue 10	3.50
2 Year Variable Rate Bond Issue 9	3.80
2 Year Variable Rate Bond Issue 8	3.80
2 Year Variable Rate Bond Issue 7	3.80
2 Year Variable Rate Bond Issue 6	3.80
2 Year Variable Rate Bond Issue 5	3.80
2 Year Variable Rate Bond Issue 4	3.80
2 Year Variable Rate Bond Issue 3	3.80
2 Year Variable Rate Bond Issue 2	3.80

ONLINE BONDS

ONLINE FIXED RATE BONDS

Minimum investment - £500

Maximum investment - £1,000,000

Online 1 Year Fixed Rate Flexible Bonds	Current rates Gross* % /AER** %
Online 1 Year Fixed Rate Access Bond Issue 6	4.00
Online 1 Year Fixed Rate Access Bond Issue 5	4.22
Online 1 Year Fixed Rate Access Bond Issue 4	4.32
Online 1 Year Fixed Rate Access Bond Issue 3	4.22
Online 1 Year Fixed Rate Flexible Bond Issue 2	4.50
Online 1 Year Fixed Rate Flexible Bond Issue 1	4.20

Online 1 Year Fixed Rate Bonds	Current rates Gross* % /AER** %
Online 1 Year Fixed Rate Bond Issue 12	3.90
Online 1 Year Fixed Rate Bond Issue 11	4.05
Online 1 Year Fixed Rate Bond Issue 10	4.25
Online 1 Year Fixed Rate Bond Issue 9	3.95

Online 2 Year Fixed Rate Bonds	Current rates Gross* % /AER** %
Online 2 Year Fixed Rate Bond Issue 11	4.00
Online 2 Year Fixed Rate Bond Issue 10	3.80
Online 2 Year Fixed Rate Bond Issue 9	3.75
Online 2 Year Fixed Rate Bond Issue 8	3.75
Online 2 Year Fixed Rate Bond Issue 7	3.90
Online 2 Year Fixed Rate Bond Issue 6	4.15
Online 2 Year Fixed Rate Bond Issue 5	4.05
Online 2 Year Fixed Rate Bond Issue 4	3.75
Online 2 Year Fixed Rate Bond Issue 3	4.00
Online 2 Year Fixed Rate Bond Issue 2	4.15
Online 2 Year Fixed Rate Bond Issue 1	4.45

ONLINE VARIABLE RATE BONDS

Minimum investment - £500

Maximum investment - £1,000,000

Online 1 Year Variable Rate Bonds	Current rates
	Gross* % /AER** %
Online 1 Year Variable Rate Bond Issue 5	3.20
Online 1 Year Variable Rate Bond Issue 4	3.10

Online 2 Year Variable Rate Bonds	Current rates
	Gross* % /AER** %
Online 2 Year Variable Rate Bond Issue 13	3.80
Online 2 Year Variable Rate Bond Issue 12	3.90
Online 2 Year Variable Rate Bond Issue 11	3.80
Online 2 Year Variable Rate Bond Issue 10	3.60
Online 2 Year Variable Rate Bond Issue 9	3.50
Online 2 Year Variable Rate Bond Issue 8	3.65
Online 2 Year Variable Rate Bond Issue 7	3.65
Online 2 Year Variable Rate Bond Issue 6	3.55
Online 2 Year Variable Rate Bond Issue 5	3.20
Online 2 Year Variable Rate Bond Issue 4	3.10
Online 2 Year Variable Rate Bond Issue 3	3.35
Online 2 Year Variable Rate Bond Issue 2	3.50
Online 2 Year Variable Rate Bond Issue 1	4.80

FIXED RATE ISA BOND

Minimum investment - £1
 Maximum investment - £1,000,000

1 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
1 Year Fixed Rate ISA Bond Issue 25	3.80
1 Year Fixed Rate ISA Bond Issue 24	4.00
1 Year Fixed Rate ISA Bond Issue 23	3.90
1 Year Fixed Rate ISA Bond Issue 22	3.80
1 Year Fixed Rate ISA Bond Issue 21	3.90

2 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
2 Year Fixed Rate ISA Bond Issue 24	3.80
2 Year Fixed Rate ISA Bond Issue 23	3.85
2 Year Fixed Rate ISA Bond Issue 22	3.80
2 Year Fixed Rate ISA Bond Issue 21	4.10
2 Year Fixed Rate ISA Bond Issue 20	5.00

3 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
3 Year Fixed Rate ISA Bond Issue 8	3.80
3 Year Fixed Rate ISA Bond Issue 7	4.00
3 Year Fixed Rate ISA Bond Issue 6	3.75

5 Year Fixed Rate ISA Bonds	Current rates Tax-free*** % / AER** %
5 Year Fixed Rate ISA Bond Issue 5	3.80
5 Year Fixed Rate ISA Bond Issue 4	4.00
5 Year Fixed Rate ISA Bond Issue 3	3.25
5 Year Fixed Rate ISA Bond Issue 2	2.75
5 Year Fixed Rate ISA Bond Issue 1	2.50

5 Year Fixed Rate ISA Loyalty Bonds	Current rates Tax-free*** % / AER** %
5 Year Fixed Rate ISA Loyalty Bond Issue 2	2.60

VARIABLE RATE ISA BOND

Minimum investment - £1

Maximum investment - £1,000,000

1 Year Double Access Cash ISA	Current rates
	Tax-free*** % / AER** %
1 Year Double Access Cash ISA Issue 12	4.00
1 Year Double Access Cash ISA Issue 11	3.80
1 Year Double Access Cash ISA Issue 10	3.75
1 Year Double Access Cash ISA Issue 9	3.65
1 Year Double Access Cash ISA Issue 8	3.55
1 Year Double Access Cash ISA Issue 7	3.85
1 Year Double Access Cash ISA Issue 6	4.00
1 Year Double Access Cash ISA Issue 5	3.80

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BUSINESS FIXED RATE BOND

Minimum investment - £5,000

Maximum investment - £3,000,000

Business – 1 Year Fixed Rate Bonds	Current rates Gross** % / AER** %
Business – 1 Year Fixed Rate Bond Issue 17	
Business – 1 Year Fixed Rate Bond Issue 16	4.00
Business – 1 Year Fixed Rate Bond Issue 15	3.80
Business – 1 Year Fixed Rate Bond Issue 14	4.05
Business – 1 Year Fixed Rate Bond Issue 13	4.00
Business – 1 Year Fixed Rate Bond Issue 12	3.90
Business – 1 Year Fixed Rate Bond Issue 11	4.05

Business – 18 Month Fixed Rate Bonds	Current rates Gross** % / AER** %
Business – 18 Month Fixed Rate Bond Issue 6	
Business – 18 Month Fixed Rate Bond Issue 5	4.00
Business – 18 Month Fixed Rate Bond Issue 4	3.60
Business – 18 Month Fixed Rate Bond Issue 3	3.75
Business – 18 Month Fixed Rate Bond Issue 2	4.20
Business – 18 Month Fixed Rate Bond Issue 1	4.50

Business – 2 Year Fixed Rate Bonds	Current rates Gross** % / AER** %
Business – 2 Year Fixed Rate Bond Issue 13	
Business – 2 Year Fixed Rate Bond Issue 12	4.00
Business – 2 Year Fixed Rate Bond Issue 11	3.80
Business – 2 Year Fixed Rate Bond Issue 10	3.85
Business – 2 Year Fixed Rate Bond Issue 9	3.75
Business – 2 Year Fixed Rate Bond Issue 8	3.90
Business – 2 Year Fixed Rate Bond Issue 7	4.15
Business – 2 Year Fixed Rate Bond Issue 6	4.05
Business – 2 Year Fixed Rate Bond Issue 5	3.75
Business – 2 Year Fixed Rate Bond Issue 4	4.00
Business – 2 Year Fixed Rate Bond Issue 3	4.15
Business – 2 Year Fixed Rate Bond Issue 2	4.35
Business – 2 Year Fixed Rate Bond Issue 1	4.15

BUSINESS VARIABLE RATE BOND

Minimum investment - £1

Maximum investment - £3,000,000

Business – 1 Year Variable Rate Bonds	Current rates Tax-free*** % / AER** %
Business – 1 Year Variable Rate Bond Issue 12	3.55
Business – 1 Year Variable Rate Bond Issue 11	3.50
Business – 1 Year Variable Rate Bond Issue 10	3.40
Business – 1 Year Variable Rate Bond Issue 9	3.55

TRUST FIXED RATE BOND

Minimum investment - £5,000

Maximum investment - £3,000,000

Trust – 1 Year Fixed Rate Bonds	Current rates Gross** % / AER** %
Trust – 1 Year Fixed Rate Bond Issue 15	1.50
Trust – 1 Year Fixed Rate Bond Issue 14	1.75
Trust – 1 Year Fixed Rate Bond Issue 13	2.00

Trust – 2 Year Fixed Rate Bonds	Current rates Gross** % / AER** %
Trust – 2 Year Fixed Rate Bond Issue 13	1.50
Trust – 2 Year Fixed Rate Bond Issue 12	1.75
Trust – 2 Year Fixed Rate Bond Issue 11	2.00
Trust – 2 Year Fixed Rate Bond Issue 10	2.25
Trust – 2 Year Fixed Rate Bond Issue 9	2.50
Trust – 2 Year Fixed Rate Bond Issue 8	2.75

Trust – 5 Year Fixed Rate Bonds	Current rates Gross** % / AER** %
Trust – 5 Year Fixed Rate Bond Issue 12	1.50
Trust – 5 Year Fixed Rate Bond Issue 11	1.75
Trust – 5 Year Fixed Rate Bond Issue 10	2.00
Trust – 5 Year Fixed Rate Bond Issue 9	2.25
Trust – 5 Year Fixed Rate Bond Issue 8	2.75
Trust – 5 Year Fixed Rate Bond Issue 7	2.75
Trust – 5 Year Fixed Rate Bond Issue 6	2.00
Trust – 5 Year Fixed Rate Bond Issue 5	1.50
Trust – 5 Year Fixed Rate Bond Issue 4	1.00
Trust – 5 Year Fixed Rate Bond Issue 3	0.70

*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.