Savings rates change effective 1 December 2026

The Society has reviewed the interest rates payable on our variable rate savings products. The interest rates on the following savings accounts will increase by 0.25% effective from 1 December 2026.

Savings Accounts

Account *closed to new business	Balance	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
Branch - Instant Access Saver Account	£50,000+ £1 - £49,999	1.50% 1.30%	1.75% 1.55%
Investment Share **Charity Account*** **Company Deposit*** **Premium Return*** **Professional Account***	£1+	1.25%	1.50%
Progressive Saver	£1+	1.75%	2.00%
Clockwork Regular Saver Issue 2 **Clockwork Regular Saver Issue 1***	£1+	2.50%	2.75%
Children's Instant Access Account	£1+	2.75%	3.00%
Start Up*	£1+	2.75%	3.00%
Bonus Share (rate excludes 1% bonus)*	£1+	1.25%	1.50%

Cash ISAs

Account *closed to new business	Balance	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
Cash ISA Issue 7	£120,000+ £1 - £119,999	2.50% 2.35%	2.75% 2.60%
Cash ISA Issue 6*	£70,000+ £30,000 - £69,999 £20,000 - £29,999 £1 - £19,999	2.50% 2.45% 2.40% 2.35%	2.75% 2.70% 2.65% 2.60%
Cash ISA Issue 5*	£70,000+ £30,000 - £69,999 £20,000 - £29,999 £1 - £19,999	2.50% 2.45% 2.40% 2.35%	2.75% 2.70% 2.65% 2.60%
Cash ISA Issue 4*	£60,000+ £30,000 - £59,999 £1 - £29,999	2.45% 2.40% 2.35%	2.70% 2.65% 2.60%
Cash ISA Issue 3*	£60,000+ £30,000 - £59,999 £1 - £29,999	2.45% 2.40% 2.35%	2.70% 2.65% 2.60%
Cash ISA Issue 2*	£30,000+ £20,000 - £29,999 £1 - £19,999	2.45% 2.40% 2.35%	2.70% 2.65% 2.60%
Cash ISA Issue 1*	£50,000+ £30,000 - £49,999 £20,000 - £29,999 £1 - £19,999	2.50% 2.45% 2.40% 2.35%	2.75% 2.70% 2.65% 2.60%
Clockwork Regular ISA Saver Issue 2 **Clockwork Regular ISA Saver Issue 1***	£1+	2.50%	2.75%
Cash ISA Saver*	£1+	2.75%	3.00%
Help to Buy: ISA*	£1+	2.50%	2.75%

Savings Bonds

Account *closed to new business	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
1 Year Variable Rate Bond Issue 37	3.70%	3.95%
1 Year Variable Rate Bond Issue 36*	3.70%	3.95%
1 Year Variable Rate Bond Issue 35*	3.70%	3.95%
1 Year Variable Rate Bond Issue 34*	3.70%	3.95%
1 Year Variable Rate Bond Issue 33*	3.70%	3.95%
1 Year Variable Rate Bond Issue 32*	3.70%	3.95%
1 Year Variable Rate Bond Issue 31*	3.60%	3.85%
1 Year Variable Rate Bond Issue 30*	3.60%	3.85%
1 Year Variable Rate Bond Issue 29*	3.60%	3.85%
1 Year Variable Rate Bond Issue 28*	3.60%	3.85%
1 Year Variable Rate Bond Issue 27*	3.60%	3.85%
2 Year Variable Rate Bond Issue 38	3.80%	4.05%
2 Year Variable Rate Bond Issue 37*	3.80%	4.05%
2 Year Variable Rate Bond Issue 36*	3.80%	4.05%
2 Year Variable Rate Bond Issue 35*	3.80%	4.05%
2 Year Variable Rate Bond Issue 34*	3.80%	4.05%
2 Year Variable Rate Bond Issue 33*	3.80%	4.05%
2 Year Variable Rate Bond Issue 32*	3.70%	3.95%
2 Year Variable Rate Bond Issue 31*	3.70%	3.95%
2 Year Variable Rate Bond Issue 30*	3.70%	3.95%
2 Year Variable Rate Bond Issue 29*	3.70%	3.95%
2 Year Variable Rate Bond Issue 28*	3.70%	3.95%
2 Year Variable Rate Bond Issue 27*	3.65%	3.90%
2 Year Variable Rate Bond Issue 26*	3.65%	3.90%
2 Year Variable Rate Bond Issue 25*	3.65%	3.90%
2 Year Variable Rate Bond Issue 24*	3.55%	3.80%
2 Year Variable Rate Bond Issue 23*	3.35%	3.60%
2 Year Variable Rate Bond Issue 22*	3.25%	3.50%
2 Year Variable Rate Bond Issue 21*	3.25%	3.50%
2 Year Variable Rate Bond Issue 20*	3.40%	3.65%
2 Year Variable Rate Bond Issue 19*	3.40%	3.65%
2 Year Variable Rate Bond Issue 18*	3.40%	3.65%
2 Year Variable Rate Bond Issue 17*	3.40%	3.65%
2 Year Variable Rate Bond Issue 16*	3.30%	3.55%
2 Year Variable Rate Bond Issue 15*	2.95%	3.20%

Online Savings Accounts

Account *closed to new business	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
Online Regular Saver Account (Issue 2) Online Regular Saver Account (Issue 1)*	2.50%	2.75%

Trust Savings Accounts

Account *closed to new business	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
Trust 40 Day Notice Account	1.25%	1.50%

Business Savings Accounts

Account *closed to new business	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
Business Instant Access Account	2.50%	2.75%
Online Business Instant Access Account	2.50%	2.75%

Business Bonds

Account *closed to new business	Current Rate Gross/Tax-free/AER	New Rate Gross/Tax-free/AER
Business – 1 Year Variable Rate Bond Issue 12	3.55%	3.80%

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

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