**Branch Accounts (Non-ISAs)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Name | Interest  Paid | Balance | Previous Interest Rates | | Interest Rates (from the effective date shown) | | Effective From |
| Gross p.a | AER | Gross p.a | AER |
| Affinity Saver (Issues 3 & 6) | Annually | £25+ | 2.25% | 2.25% | 2.00% | 2.00% | 01 April 2025 |
| Affinity Saver (Issue 7) | Annually | £100+ | 2.25% | 2.25% | 2.00% | 2.00% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Aquarius Saver | Annually | £25+ | 2.50% | 2.50% | 2.25% | 2.25% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Aquarius Transactor | Annually | £25+ | 2.25% | 2.25% | 2.00% | 2.00% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Bonus Saver (Issue 1) | Annually | £25+ | 2.85% | 2.85% | 2.60% | 2.60% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Junior Saver (Issue 2) | Annually | £1+ | 3.05% | 3.05% | 2.80% | 2.80% | 01 April 2025 |
| Branch Junior Saver (Issues 9 & 10) | Annually | £1+ | 3.35% | 3.35% | 3.10% | 3.10% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Regular Saver | Annually | £100+ | 3.75% | 3.75% | 3.25% | 3.25% | 01 January 2025 |
|  |  |  |  |  |  |  |  |
| Branch Saver  (Issues 2, 7, 8, 9, 10, 11 & 12) | Annually | £25+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
| Branch Saver (Issue 13) | Annually | £25+ | 2.85% | 2.85% | 2.60% | 2.60% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Saver 30 | Annually | £1,000+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Saver 95 (Issue 8) | Monthly | £1,000+ | 3.83% | 3.90% | 3.59% | 3.65% | 06 April 2025 |
| 3.59% | 3.65% | 3.40% | 3.39% | 05 July 2025 |
| Annually | £1,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.39% | 05 July 2025 |
| Branch Saver 95 (Issue 9) | Monthly | £5,000+ | 3.83% | 3.90% | 3.59% | 3.65% | 06 April 2025 |
| 3.59% | 3.65% | 3.34% | 3.39% | 05 July 2025 |
| Annually | £5,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
| Branch Saver 95 (Issue 10) | Annually | £1,000+ | 3.55% | 3.55% | 3.30% | 3.30% | 06 April 2025 |
| 3.30% | 3.30% | 3.05% | 3.05% | 05 July 2025 |
| £5,000+ | 3.80% | 3.80% | 3.55% | 3.55% | 06 April 2025 |
| 3.55% | 3.55% | 3.30% | 3.30% | 05 July 2025 |
| £25,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
| Branch Saver 95 (Issue 11) | Annually | £1,000+ | 3.60% | 3.60% | 3.35% | 3.35% | 06 April 2025 |
| 3.35% | 3.35% | 3.10% | 3.10% | 05 July 2025 |
| £5,000+ | 3.70% | 3.70% | 3.45% | 3.45% | 06 April 2025 |
| 3.45% | 3.45% | 3.20% | 3.20% | 05 July 2025 |
| £25,000+ | 3.80% | 3.80% | 3.55% | 3.55% | 06 April 2025 |
| 3.55% | 3.55% | 3.30% | 3.30% | 05 July 2025 |
| £50,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
| Branch Saver 95 (Issue 12) | Annually | £1,000+ | 3.80% | 3.80% | 3.55% | 3.55% | 06 April 2025 |
| 3.55% | 3.55% | 3.30% | 3.30% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
| **Branch Accounts (Non-ISAs) continued...** | | | | | | | |
| Branch Saver 120 (Issue 2) | Monthly | £5,000+ | 3.88% | 3.95% | 3.63% | 3.69% | 01 May 2025 |
| 3.63% | 3.69% | 3.39% | 3.44% | 30 July 2025 |
| Annually | £250+ | 3.95% | 3.95% | 3.70% | 3.70% | 01 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 30 July 2025 |
| Branch Saver 120 (Issue 8) | Monthly | £5,000+ | 3.88% | 3.95% | 3.63% | 3.69% | 01 May 2025 |
| 3.63% | 3.69% | 3.39% | 3.44% | 30 July 2025 |
| Annually | £5,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 01 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 30 July 2025 |
| Branch Saver 120 (Issue 9) | Annually | £1,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 01 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 30 July 2025 |
|  |  |  |  |  |  |  |  |
| Branch Saver 125 (Issue 1) | Annually | £1,000+ | 3.80% | 3.80% | 3.55% | 3.55% | 06 May 2025 |
| 3.55% | 3.55% | 3.30% | 3.30% | 04 August 2025 |
|  |  |  |  |  |  |  |  |
| Branch Saver 150 (Issue 1) | Annually | £1,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 31 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 29 August 2025 |
|  |  |  |  |  |  |  |  |
| Branch Saver 180 (Issue 1) | Annually | £10,000+ | 4.05% | 4.05% | 3.80% | 3.80% | 30 June 2025 |
| 3.80% | 3.80% | 3.55% | 3.55% | 28 September 2025 |
| Branch Saver 180 (Issue 2) | Annually | £1,000+ | 4.05% | 4.05% | 3.80% | 3.80% | 30 June 2025 |
| 3.80% | 3.80% | 3.55% | 3.55% | 28 September 2025 |
|  |  |  |  |  |  |  |  |
| Branch Bonus Notice 150 (Issue 1) | Monthly | £5,000+ | 3.48% | 3.54% | 3.25% | 3.30% | 31 May 2025 |
| 3.25% | 3.30% | 3.00% | 3.04% | 29 August 2025 |
| £25,000+ | 3.82% | 3.89% | 3.59% | 3.65% | 31 May 2025 |
| 3.59% | 3.65% | 3.34% | 3.39% | 29 August 2025 |
| £75,000+ | 4.30% | 4.39% | 4.07% | 4.15% | 31 May 2025 |
| 4.07% | 4.15% | 3.83% | 3.83% | 29 August 2025 |
| £100,000+ | 4.54% | 4.64% | 4.31% | 4.40% | 31 May 2025 |
| 4.31% | 4.40% | 4.07% | 4.07% | 29 August 2025 |
| Annually | £5,000+ | 3.55% | 3.55% | 3.30% | 3.30% | 31 May 2025 |
| 3.30% | 3.30% | 3.05% | 3.05% | 29 August 2025 |
| £25,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 31 May 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 29 August 2025 |
| £75,000+ | 4.40% | 4.40% | 4.15% | 4.15% | 31 May 2025 |
| 4.15% | 4.15% | 3.90% | 3.90% | 29 August 2025 |
| £100,000+ | 4.65% | 4.65% | 4.40% | 4.40% | 31 May 2025 |
| 4.40% | 4.40% | 4.15% | 4.15% | 29 August 2025 |
| Branch Bonus Notice 150 (Issue 2) | Annually | £5,000+ | 3.60% | 3.60% | 3.35% | 3.35% | 31 May 2025 |
| 3.35% | 3.35% | 3.10% | 3.10% | 29 August 2025 |
| £25,000+ | 4.10% | 4.10% | 3.85% | 3.85% | 31 May 2025 |
| 3.85% | 3.85% | 3.60% | 3.60% | 29 August 2025 |

**Branch Accounts (Non-ISAs) continued...**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |
| Branch Saver 180 (Issue 1) | Annually | £10,000+ | 4.05% | 4.05% | 3.80% | 3.80% | 30 June 2025 |
| 3.80% | 3.80% | 3.55% | 3.55% | 28 September 2025 |
| Branch Saver 180 (Issue 2) | Annually | £1,000+ | 4.05% | 4.05% | 3.80% | 3.80% | 30 June 2025 |
| 3.80% | 3.80% | 3.55% | 3.55% | 28 September 2025 |
|  |  |  |  |  |  |  |  |
| Deposit Charities | Annually | £0+ | 2.60% | 2.60% | 2.35% | 2.35% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Members Reward Maturity | Annually | £1+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Members Reward 95 (Issue 2) | Monthly | £5,000+ | 3.83% | 3.90% | 3.59% | 3.65% | 06 April 2025 |
| Annually | £5,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
| Rainbow Instant Access | Monthly | £25+ | 2.47% | 2.47% | 2.22% | 2.22% | 01 April 2025 |
| Annually | £25+ | 2.50% | 2.50% | 2.25% | 2.25% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Rainbow Transactor | Annually | £25+ | 2.25% | 2.25% | 2.00% | 2.00% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Shares Charity | Annually | £0+ | 2.60% | 2.60% | 2.35% | 2.35% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Treasurers Account | Annually | £25+ | 2.40% | 2.40% | 2.15% | 2.15% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Young Affinity (Issue 3) | Annually | £1+ | 2.90% | 2.90% | 2.65% | 2.65% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Young Saver | Annually | £1+ | 2.65% | 2.65% | 2.40% | 2.40% | 01 April 2025 |

**Branch Accounts (ISAs)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Name | Interest Paid | Balance | Previous Interest Rates | | Interest Rates (from the effective date shown) | | Effective From |
| Tax-free p.a | AER | Tax-free p.a | AER |
| Branch Annual ISA (Issue 4) | Annually | £1+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Cash ISA (Issue 4) | Annually | £1+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
| Branch Cash ISA (Issue 7 & 8) | Annually | £25+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
| Branch Cash ISA (Issue 9) | Annually | £25+ | 2.90% | 2.90% | 2.65% | 2.65% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Bonus ISA Saver (Issue 1) | Annually | £25+ | 2.90% | 2.90% | 2.65% | 2.65% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Branch Flexible ISA (Issue 1) | Annually | £25+ | 3.00% | 3.00% | 2.75% | 2.75% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Tracker Cash ISA Bond (Issue 1) | Annually | £5,000+ | 4.90% | 4.90% | 4.65% | 4.65% | 27 November 2024 |
|  |  |  |  |  |  |  |  |
| Branch ISA 30 (Issue 8) | Monthly | £10,000+ | 3.15% | 3.20% | 2.91% | 2.91% | 01 May 2025 |
| Branch ISA 30 (Issues 5 & 8) | Annually | £100+ | 3.20% | 3.20% | 2.95% | 2.95% | 01 May 2025 |
|  |  |  |  |  |  |  |  |
| Branch Cash ISA 45 (Issue 1) | Annually | £1,000+ | 3.20% | 3.20% | 2.95% | 2.95% | 16 May 2025 |
|  |  |  |  |  |  |  |  |
| Branch ISA 90 (Issue 1) | Monthly | £10,000+ | 3.59% | 3.65% | 3.34% | 3.39% | 01 April 2025 |
| 3.34% | 3.39% | 3.10% | 3.14% | 30 June 2025 |
| Annually | £100+ | 3.65% | 3.65% | 3.40% | 3.40% | 01 April 2025 |
| 3.40% | 3.40% | 3.15% | 3.15% | 30 June 2025 |
|  |  |  |  |  |  |  |  |
| Branch ISA 95 (Issue 1) | Monthly | £5,000+ | 3.63% | 3.69% | 3.39% | 3.44% | 06 April 2025 |
| 3.39% | 3.44% | 3.15% | 3.20% | 05 July 2025 |
| Annually | £5,000+ | 3.70% | 3.70% | 3.45% | 3.45% | 06 April 2025 |
| 3.45% | 3.45% | 3.20% | 3.20% | 05 July 2025 |
| Branch ISA 95 (Issue 2) | Annually | £1,000+ | 3.50% | 3.50% | 3.25% | 3.25% | 06 April 2025 |
| 3.25% | 3.25% | 3.00% | 3.00% | 05 July 2025 |
| £5,000+ | 3.65% | 3.65% | 3.40% | 3.40% | 06 April 2025 |
| 3.40% | 3.40% | 3.15% | 3.15% | 05 July 2025 |
| £25,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 06 April 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 05 July 2025 |
| Branch ISA 95 (Issue 3) | Annually | £1,000+ | 3.60% | 3.60% | 3.35% | 3.35% | 06 April 2025 |
| 3.35% | 3.35% | 3.10% | 3.10% | 05 July 2025 |
| £25,000+ | 3.65% | 3.65% | 3.40% | 3.40% | 06 April 2025 |
| 3.40% | 3.40% | 3.15% | 3.15% | 05 July 2025 |
| £50,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 06 April 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 05 July 2025 |
| Branch ISA 95 (Issue 4) | Annually | £1,000+ | 3.75% | 3.75% | 3.45% | 3.45% | 06 April 2025 |
| 3.45% | 3.45% | 3.20% | 3.20% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| **Branch Accounts (ISAs) continued…** | | | | | | | |
| Branch ISA 120 (Issues 1, 2 & 3) | Monthly | £5,000+ | 3.68% | 3.74% | 3.44% | 3.49% | 01 May 2025 |
| 3.44% | 3.49% | 3.20% | 3.25% | 30 July 2025 |
| Annually | £5,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 01 May 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 30 July 2025 |
| Branch ISA 120 (Issue 4) | Annually | £1,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 01 May 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 30 July 2025 |
|  |  |  |  |  |  |  |  |
| Branch ISA Notice 150 (Issue 1) | Annually | £5,000+ | 3.85% | 3.85% | 3.60% | 3.60% | 31 May 2025 |
| 3.60% | 3.60% | 3.25% | 3.25% | 29 August 2025 |
| £75,000+ | 3.85% | 3.85% | 3.60% | 3.60% | 31 May 2025 |
| 3.60% | 3.60% | 3.25% | 3.25% | 29 August 2025 |
|  |  |  |  |  |  |  |  |
| Branch Bonus ISA Notice 150  (Issue 1) | Annually | £5,000+ | 3.65% | 3.65% | 3.40% | 3.40% | 31 May 2025 |
| 3.40% | 3.40% | 3.15% | 3.15% | 29 August 2025 |
| £25,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 31 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 29 August 2025 |
| Branch Bonus ISA Notice 150  (Issue 2) | Annually | £5,000+ | 4.10% | 4.10% | 3.60% | 3.60% | 01 May 2025 |
| 3.60% | 3.60% | 3.35% | 3.35% | 31 May 2025 |
| 3.35% | 3.35% | 3.10% | 3.10% | 29 August 2025 |
| £20,000+ | 4.65% | 4.65% | 4.15% | 4.15% | 01 May 2025 |
| 4.15% | 4.15% | 3.90% | 3.90% | 31 May 2025 |
| 3.90% | 3.90% | 3.65% | 3.65% | 29 August 2025 |
|  |  |  |  |  |  |  |  |
| Branch ISA 180 (Issue 1) | Annually | £1,000+ | 4.45% | 4.45% | 3.95% | 3.95% | 28 February 2025 |
| £1,000+ | 3.95%  3.70% | 3.95%  3.70% | 3.70%  3.45% | 3.70%  3.45% | 30 June 2025  28 August 2025 |
|  |  |  |  |  |  |  |  |
| Members Reward ISA (Issue 2) | Annually | £5,000+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| ISA Term Tracker (Issue 1) | Annually | £5,000+ | 4.90% | 4.90% | 4.65% | 4.65% | 27 November 2024 |

**Direct Accounts (Non-ISAs)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Name | Interest Paid | Balance | Previous Interest Rates | | Interest Rates (from the effective date shown) | | Effective From |
| Gross p.a | AER | Gross p.a | AER |
| Bonus Saver 150 Yearly (Issue 2) | Annually | £5,000+ | 3.60% | 3.60% | 3.35% | 3.35% | 31 May 2025 |
| 3.35% | 3.35% | 3.10% | 3.10% | 29 August 2025 |
| £25,000+ | 4.10% | 4.10% | 3.85% | 3.85% | 31 May 2025 |
| 3.85% | 3.85% | 3.60% | 3.60% | 29 August 2025 |
|  |  |  |  |  |  |  |  |
| Business Deposit (Issue 1) | Annually | £10,000+ | 2.40% | 2.40% | 2.15% | 2.15% | 01 April 2025 |
| Business Deposit (Issue 2) | Annually | £5,000+ | 2.40% | 2.40% | 2.15% | 2.15% | 01 April 2025 |
| Business Deposit (Issue 4) | Annually | £5,000+ | 3.25% | 3.25% | 3.00% | 3.00% | 01 April 2025 |
| Monthly | £5,000+ | 3.20% | 3.20% | 2.95% | 2.95% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Business Deposit 35 (Issue 1) | Annually | £5,000+ | 3.50% | 3.50% | 3.25% | 3.25% | 06 May 2025 |
| Monthly | £5,000+ | 3.44% | 3.49% | 3.20% | 3.20% | 06 May 2025 |
|  |  |  |  |  |  |  |  |
| Business Deposit 95 (Issue 2) | Annually | £5,000+ | 2.75% | 2.75% | 2.50% | 2.50% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
| Charity Direct 30 | Annually | £10,000+ | 2.50% | 2.50% | 2.25% | 2.25% | 01 May 2025 |
|  |  |  |  |  |  |  |  |
| Client Deposit Designated | Annually | £10,000+ | 2.45% | 2.45% | 2.20% | 2.20% | 01 May 2025 |
| Direct Saver (Issue 10) | Annually | £100+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver 30 (Issue 2) | Annually | £5,000+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver 45 (Issue 1) | Annually | £1,000+ | 2.70% | 2.70% | 2.45% | 2.45% | 16 May 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver 95 (Issue 3) | Monthly | £1,000+ | 3.81% | 3.88% | 3.59% | 3.65% | 06 April 2025 |
| 3.59% | 3.65% | 3.34% | 3.39% | 05 July 2025 |
| Direct Saver 95 (Issue 4) | Annually | £1,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 06 April 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 05 July 2025 |
| Direct Saver 95 (Issue 5) | Annually | £1,000+ | 3.35% | 3.35% | 3.10% | 3.10% | 06 April 2025 |
| 3.10% | 3.10% | 2.85% | 2.85% | 05 July 2025 |
| £5,000+ | 3.70% | 3.70% | 3.45% | 3.45% | 06 April 2025 |
| 3.45% | 3.45% | 3.20% | 3.20% | 05 July 2025 |
| £25,000+ | 3.80% | 3.80% | 3.55% | 3.55% | 06 April 2025 |
| 3.55% | 3.55% | 3.30% | 3.30% | 05 July 2025 |
| £50,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
| Direct Saver 95 (Issue 6) | Annually | £1,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver 120 (Issue 5) | Monthly | £5,000+ | 3.88% | 3.95% | 3.63% | 3.69% | 01 May 2025 |
| 3.63% | 3.69% | 3.39% | 3.44% | 30 July 2025 |
| Annually | £5,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 01 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 30 July 2025 |
| **Direct Accounts (Non-ISAs) continued…** | | | | | | | |
| Direct Saver 120 (Issue 6) | Monthly | £1,000+ | 3.88% | 3.95% | 3.63% | 3.69% | 01 May 2025 |
| 3.63% | 3.69% | 3.39% | 3.44% | 30 July 2025 |
| Annually | £1,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 01 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 30 July 2025 |
|  |  |  |  |  |  |  |  |
| Maturity Saver (Issue 2) | Annually | £25+ | 2.55% | 2.55% | 2.30% | 2.30% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Maturity Saver 125 (Issue 1) | Annually | £1,000+ | 3.80% | 3.80% | 3.55% | 3.55% | 06 May 2025 |
| 3.55% | 3.55% | 3.30% | 3.30% | 04 August 2025 |
|  |  |  |  |  |  |  |  |
| Maturity Saver 180 (Issue 1) | Annually | £1,000+ | 4.20% | 4.20% | 3.95% | 3.95% | 30 June 2025 |
| 3.95% | 3.95% | 3.70% | 3.70% | 28 September 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver 150 (Issue 1) | Annually | £1,000+ | 4.10% | 4.10% | 3.85% | 3.85% | 31 May 2025 |
| 3.85% | 3.85% | 3.60% | 3.60% | 29 August 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver 180 (Issue 1) | Annually | £1,000+ | 4.05% | 4.05% | 3.80% | 3.80% | 30 June 2025 |
| 3.80% | 3.80% | 3.55% | 3.55% | 28 September 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver Instant Access (Issue 2) | Annually | £1,000+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
| Direct Saver Instant Access (Issue 8) | Annually | £5,000+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Direct Saver (Issue 9) | Annually | £100+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Maturity Saver (Issue 1) | Annually | £100+ | 2.50% | 2.50% | 2.25% | 2.25% | 01 April 2025 |

**Direct Accounts (ISAs)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Name | Interest Paid | Balance | Previous Interest Rates | | Interest Rates (from the effective date shown) | | Effective From |
| Tax-free p.a | AER | Tax-free p.a | AER |
| Bonus ISA Saver 150 (Issue 2) | Annually | £5,000+ | 3.65% | 3.65% | 3.40% | 3.40% | 31 May 2025 |
| 3.40% | 3.40% | 3.15% | 3.15% | 29 August 2025 |
| £25,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 31 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 29 August 2025 |
|  |  |  |  |  |  |  |  |
| Direct Cash ISA 30 (Issue 3) | Monthly | £10,000+ | 3.29% | 3.34% | 3.05% | 3.05% | 01 May 2025 |
| Annually | £100+ | 3.35% | 3.35% | 3.10% | 3.10% | 01 May 2025 |
|  |  |  |  |  |  |  |  |
| Direct Cash ISA 95 (Issue 1) | Annually | £1,000+ | 3.55% | 3.55% | 3.30% | 3.30% | 06 April 2025 |
| 3.30% | 3.30% | 3.05% | 3.05% | 05 July 2025 |
| Direct Cash ISA 95 (Issue 2) | Annually | £1,000+ | 3.60% | 3.60% | 3.35% | 3.35% | 06 April 2025 |
| 3.35% | 3.35% | 3.10% | 3.10% | 05 July2025 |
| £25,000+ | 3.65% | 3.65% | 3.40% | 3.40% | 06 April 2025 |
| 3.40% | 3.40% | 3.15% | 3.15% | 05 July 2025 |
| £50,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 06 April 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 05 July 2025 |
| Direct Cash ISA 95 (Issue 3) | Annually | £1,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 06 April 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
| Direct Cash ISA 120 (Issue 2) | Monthly | £5,000+ | 3.67% | 3.73% | 3.44% | 3.49% | 01 May 2025 |
| 3.44% | 3.49% | 3.20% | 3.25% | 30 July 2025 |
| Annually | £5,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 01 May 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 30 July 2025 |
| Direct Cash ISA 120 (Issue 3) | Monthly | £1,000+ | 3.67% | 3.73% | 3.44% | 3.49% | 01 May 2025 |
| 3.44% | 3.49% | 3.20% | 3.25% | 30 July 2025 |
| Annually | £1,000+ | 3.75% | 3.75% | 3.50% | 3.50% | 01 May 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 30 July 2025 |
|  |  |  |  |  |  |  |  |
| Direct Instant ISA (Issue 7A) | Annually | £100+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Direct ISA 30 | Annually | £4,000+ | 3.15% | 3.15% | 2.90% | 2.90% | 01 May 2025 |
|  |  |  |  |  |  |  |  |
| Direct ISA LV= | Annually | £1+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Maturity ISA Saver (Issues 1 & 2) | Annually | £100+ | 2.55% | 2.55% | 2.30% | 2.30% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Maturity ISA Saver 125 (Issue 1) | Annually | £1,000+ | 4.75% | 3.75% | 3.50% | 3.50% | 06 May 2025 |
| 3.50% | 3.50% | 3.25% | 3.25% | 04 August 2025 |
|  |  |  |  |  |  |  |  |
| Maturity ISA Saver 180 (Issue 1) | Annually | £1,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 30 June 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 28 September 2025 |

**Online Accounts (Non-ISAs)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Name | Interest Paid | Balance | Previous Interest Rates | | Interest Rates (from the effective date shown) | | Effective From |
| Gross p.a | AER | Gross p.a | AER |
| Affinity Online Saver (Issue 1) | Annually | £100+ | 2.25% | 2.25% | 2.00% | 2.00% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Bonus Saver (Issue 1) | Annually | £1,000+ | 3.10% | 3.10% | 2.85% | 2.85% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| eSaver 95 (Issue 3) | Monthly | £5,000+ | 3.83% | 3.90% | 3.59% | 3.65% | 06 April 2025 |
| 3.59% | 3.65% | 3.34% | 3.34% | 05 July 2025 |
| Annually | £5,000+ | 3.90% | 3.90% | 3.65% | 3.65% | 06 April 2025 |
| 3.65% | 3.65% | 3.40% | 3.40% | 05 July 2025 |
|  |  |  |  |  |  |  |  |
| eSaver (Issue 3) | Annually | £250+ | 2.70% | 2.70% | 2.45% | 2.45% | 01 April 2025 |

**Online Accounts (ISAs)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Product Name | Interest Paid | Balance | Previous Interest Rates | | Interest Rates (from the effective date shown) | | Effective From |
| Tax-free p.a | AER | Tax-free p.a | AER |
| EISA (Issue 1) | Annually | £100+ | 2.75% | 2.75% | 2.50% | 2.50% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Online Cash ISA (Issue 1) | Annually | £1,000+ | 4.75% | 4.75% | 4.55% | 4.55% | 01 April 2025 |
| Online Cash ISA (Issues 2 & 3) | Annually | £5,000+ | 4.75% | 4.75% | 4.55% | 4.55% | 01 April 2025 |
| Online Cash ISA (Issue 4) | Annually | £5,000+ | 4.75% | 4.75% | 4.55% | 4.55% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Online Flexible ISA (Issue 1) | Annually | £25+ | 3.00% | 3.00% | 2.75% | 2.75% | 01 April 2025 |
|  |  |  |  |  |  |  |  |
| Tracker Cash ISA Bond (Issue 2) | Annually | £5,000+ | 4.90% | 4.90% | 4.65% | 4.65% | 27 November 2024 |
|  |  |  |  |  |  |  |  |
| Bonus Cash ISA Notice Saver 150 (Issue 1) | Annually | £10,000+ | 3.95% | 3.95% | 3.70% | 3.70% | 31 May 2025 |
| 3.70% | 3.70% | 3.45% | 3.45% | 29 August 2025 |
| £25,000+ | 4.40% | 4.40% | 4.15% | 4.15% | 31 May 2025 |
| 4.15% | 4.15% | 3.90% | 3.90% | 29 August 2025 |

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. ISA interest is paid tax-free, which means that it is not subject to income tax. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 206050. Principal Office, 6-20 Russell Street, Nelson, Lancashire BB9 7NJ. FP194940-004