



# Savings

**Our old and new interest rates explained for:**

Loyalty Saver

Cash ISA

Cash ISA Plus

Direct Saver

Personal Savings

55 Plus

Cash ISA – Tessa Funds

Reserve 30

Reserve 90

RSVP Anytime

eSavings Plus

Ufirst Savings

Reward Reserve

Pathway

Bonus Saver

We've listed our existing and new savings account rates in this leaflet for all our accounts that are changing. So, you can see your new interest rates below.

Loyalty Saver	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Cash ISA	Existing rate Tax-free p.a./AER (variable)	New rate from 30th March 2020 Tax-free p.a./AER (variable)
£1 – £24,999	0.35%	0.35%
£25,000+	0.85%	0.75%

## Accounts no longer available to new customers

Cash ISA Plus	Existing rate Tax-free p.a./AER (variable)	New rate from 30th March 2020 Tax-free p.a./AER (variable)
£1 – £24,999	0.35%	0.35%
£25,000+	0.85%	0.75%

Direct Saver	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Personal Savings	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

55 Plus	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Cash ISA – Tessa Funds	Existing rate Tax-free p.a./AER (variable)	New rate from 30th March 2020 Tax-free p.a./AER (variable)
£1 – £24,999	0.35%	0.35%
£25,000+	0.85%	0.75%

Reserve 30	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Reserve 90	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

RSVP Anytime	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

eSavings Plus	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Ufirst Savings	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Reward Reserve	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Pathway	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

Bonus Saver	Existing rate AER/Gross p.a. (variable)	New rate from 30th March 2020 AER/Gross p.a. (variable)
£1 – £24,999	0.20%	0.10%
£25,000 – £999,999	0.30%	0.20%
£1,000,000+	0.35%	0.25%

#### Definitions

**AER:** stands for Annual Equivalent Rate. It shows you what the rate would be if interest was paid and compounded each year.

**Gross:** The interest rate you are paid without the deduction of UK income tax.

**Tax-free:** interest which is exempt from UK income tax.

**p.a.:** per annum (per year).

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