

Personal Bond Accounts Interest Rate Summary

Information correct as at 30 October 2024

Personal 3 Month Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Interest Paid | AER |
|--|----------|------------------------|------------------------|----------------------------|------------|
| Personal 3 Month Bond (Issue 1): 5.12% | Off sale | £1,000 | £500,000 | 5.02% | 5.12% |
| Personal 3 Month Bond (Issue 2): 5.00% | Off sale | £1,000 | £500,000 | 4.91% | 5.00% |
| Personal 3 Month Bond (Issue 3): 4.87% | On sale | £1,000 | £500,000 | 4.78% | 4.87% |

Personal 6 Month Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Interest Paid | AER |
|--|----------|------------------------|------------------------|----------------------------|------------|
| Personal 6 Month Bond (Issue 1): 5.22% | Off sale | £1,000 | £500,000 | 5.15% | 5.22% |
| Personal 6 Month Bond (Issue 2): 5.25% | Off sale | £1,000 | £500,000 | 5.18% | 5.25% |

Personal 1 Year Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|--|----------|-----------------|-----------------|----------------------------|-------|
| Personal 1 Year Bond (Issue 3): 1.01% | Off sale | £1,000 | £500,000 | 1.01% | 1.01% |
| Personal 1 Year Bond (Issue 4): 1.36% | Off sale | £1,000 | £500,000 | 1.36% | 1.36% |
| Personal 1 Year Bond (Issue 5): 1.30% | Off sale | £1,000 | £500,000 | 1.30% | 1.30% |
| Personal 1 Year Bond (Issue 6): 1.20% | Off sale | £1,000 | £500,000 | 1.20% | 1.20% |
| Personal 1 Year Bond (Issue 7): 1.80% | Off sale | £1,000 | £500,000 | 1.80% | 1.80% |
| Personal 1 Year Bond (Issue 8): 2.05% | Off sale | £1,000 | £500,000 | 2.05% | 2.05% |
| Personal 1 Year Bond (Issue 9): 2.13% | Off sale | £1,000 | £500,000 | 2.13% | 2.13% |
| Personal 1 Year Bond (Issue 10): 2.23% | Off sale | £1,000 | £500,000 | 2.23% | 2.23% |
| Personal 1 Year Bond (Issue 11): 2.15% | Off sale | £1,000 | £500,000 | 2.15% | 2.15% |
| Personal 1 Year Bond (Issue 12): 2.37% | Off sale | £1,000 | £500,000 | 2.37% | 2.37% |
| Personal 1 Year Bond (Issue 13): 2.51% | Off sale | £1,000 | £500,000 | 2.51% | 2.51% |
| Personal 1 Year Bond (Issue 14): 3.48% | Off sale | £1,000 | £500,000 | 3.48% | 3.48% |
| Personal 1 Year Bond (Issue 15): 3.65% | Off sale | £1,000 | £500,000 | 3.65% | 3.65% |
| Personal 1 Year Bond (Issue 16): 3.91% | Off sale | £1,000 | £500,000 | 3.91% | 3.91% |
| Personal 1 Year Bond (Issue 17): 4.50% | Off sale | £1,000 | £500,000 | 4.50% | 4.50% |
| Personal 1 Year Bond (Issue 18): 4.65% | Off sale | £1,000 | £500,000 | 4.65% | 4.65% |
| Personal 1 Year Bond (Issue 19): 4.50% | Off sale | £1,000 | £500,000 | 4.50% | 4.50% |
| Personal 1 Year Bond (Issue 20): 4.35% | Off sale | £1,000 | £500,000 | 4.35% | 4.35% |
| Personal 1 Year Bond (Issue 21): 4.25% | Off sale | £1,000 | £500,000 | 4.25% | 4.25% |
| Personal 1 Year Bond (Issue 22): 4.15% | Off sale | £1,000 | £500,000 | 4.15% | 4.15% |
| Personal 1 Year Bond (Issue 23): 4.15% | Off sale | £1,000 | £500,000 | 4.15% | 4.15% |
| Personal 1 Year Bond (Issue 24): 4.33% | Off sale | £1,000 | £500,000 | 4.33% | 4.33% |
| Personal 1 Year Bond (Issue 25): 4.51% | Off sale | £1,000 | £500,000 | 4.51% | 4.51% |
| Personal 1 Year Bond (Issue 26): 4.54% | Off sale | £1,000 | £500,000 | 4.54% | 4.54% |
| Personal 1 Year Bond (Issue 27): 4.75% | Off sale | £1,000 | £500,000 | 4.75% | 4.75% |
| Personal 1 Year Bond (Issue 28): 5.59% | Off sale | £1,000 | £500,000 | 5.59% | 5.59% |
| Personal 1 Year Bond (Issue 29): 5.75% | Off sale | £1,000 | £500,000 | 5.75% | 5.75% |
| Personal 1 Year Bond (Issue 30): 5.78% | Off sale | £1,000 | £500,000 | 5.78% | 5.78% |
| Personal 1 Year Bond (Issue 31): 5.80% | Off sale | £1,000 | £500,000 | 5.80% | 5.80% |
| Personal 1 Year Bond (Issue 32): 6.11% | Off sale | £1,000 | £500,000 | 6.11% | 6.11% |
| Personal 1 Year Bond (Issue 33): 5.90% | Off sale | £1,000 | £500,000 | 5.90% | 5.90% |
| Personal 1 Year Bond (Issue 34): 5.26% | Off Sale | £1,000 | £500,000 | 5.26% | 5.26% |

Personal 18 Month Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|--|----------|-----------------|-----------------|----------------------------|-------|
| Personal 18 Month Bond (Issue 1): 0.65% | Off sale | £1,000 | £500,000 | 0.65% | 0.65% |
| Personal 18 Month Bond (Issue 2): 0.65% | Off sale | £1,000 | £500,000 | 0.70% | 0.70% |
| Personal 18 Month Bond (Issue 3): 0.95% | Off sale | £1,000 | £500,000 | 0.95% | 0.95% |
| Personal 18 Month Bond (Issue 4): 1.45% | Off sale | £1,000 | £500,000 | 1.45% | 1.45% |
| Personal 18 Month Bond (Issue 5): 1.35% | Off sale | £1,000 | £500,000 | 1.35% | 1.35% |
| Personal 18 Month Bond (Issue 6): 1.75% | Off sale | £1,000 | £500,000 | 1.75% | 1.75% |
| Personal 18 Month Bond (Issue 7): 1.85% | Off sale | £1,000 | £500,000 | 1.85% | 1.85% |
| Personal 18 Month Bond (Issue 8): 2.10% | Off sale | £1,000 | £500,000 | 2.10% | 2.10% |
| Personal 18 Month Bond (Issue 9): 2.20% | Off sale | £1,000 | £500,000 | 2.20% | 2.20% |
| Personal 18 Month Bond (Issue 10): 2.30% | Off sale | £1,000 | £500,000 | 2.30% | 2.30% |
| Personal 18 Month Bond (Issue 11): 2.52% | Off sale | £1,000 | £500,000 | 2.52% | 2.52% |
| Personal 18 Month Bond (Issue 12): 3.61% | Off sale | £1,000 | £500,000 | 3.61% | 3.61% |

Personal 2 Year Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|--|----------|-----------------|-----------------|----------------------------|-------|
| Personal 2 Year Bond (Issue 1): 0.75% | Off sale | £1,000 | £500,000 | 0.75% | 0.75% |
| Personal 2 Year Bond (Issue 2): 0.70% | Off sale | £1,000 | £500,000 | 0.70% | 0.70% |
| Personal 2 Year Bond (Issue 3): 1.15% | Off sale | £1,000 | £500,000 | 1.15% | 1.15% |
| Personal 2 Year Bond (Issue 4): 1.50% | Off sale | £1,000 | £500,000 | 1.50% | 1.50% |
| Personal 2 Year Bond (Issue 5): 2.05% | Off sale | £1,000 | £500,000 | 2.05% | 2.05% |
| Personal 2 Year Bond (Issue 6): 2.35% | Off sale | £1,000 | £500,000 | 2.35% | 2.35% |
| Personal 2 Year Bond (Issue 7): 2.40% | Off sale | £1,000 | £500,000 | 2.40% | 2.40% |
| Personal 2 Year Bond (Issue 8): 2.45% | Off sale | £1,000 | £500,000 | 2.45% | 2.45% |
| Personal 2 Year Bond (Issue 9): 2.55% | Off sale | £1,000 | £500,000 | 2.55% | 2.55% |
| Personal 2 Year Bond (Issue 10): 3.73% | Off sale | £1,000 | £500,000 | 3.73% | 3.73% |
| Personal 2 Year Bond (Issue 11): 4.10% | Off sale | £1,000 | £500,000 | 4.10% | 4.10% |
| Personal 2 Year Bond (Issue 12): 4.20% | Off sale | £1,000 | £500,000 | 4.20% | 4.20% |
| Personal 2 Year Bond (Issue 13): 4.35% | Off sale | £1,000 | £500,000 | 4.35% | 4.35% |
| Personal 2 Year Bond (Issue 14): 4.35% | Off sale | £1,000 | £500,000 | 4.35% | 4.35% |
| Personal 2 Year Bond (Issue 15): 4.47% | Off sale | £1,000 | £500,000 | 4.47% | 4.47% |
| Personal 2 Year Bond (Issue 16): 4.56% | Off sale | £1,000 | £500,000 | 4.56% | 4.56% |
| Personal 2 Year Bond (Issue 17): 4.58% | Off sale | £1,000 | £500,000 | 4.58% | 4.58% |
| Personal 2 Year Bond (Issue 18): 4.80% | Off sale | £1,000 | £500,000 | 4.80% | 4.80% |
| Personal 2 Year Bond (Issue 19): 5.59% | Off sale | £1,000 | £500,000 | 5.59% | 5.59% |
| Personal 2 Year Bond (Issue 20): 5.75% | Off sale | £1,000 | £500,000 | 5.75% | 5.75% |
| Personal 2 Year Bond (Issue 21): 5.78% | Off sale | £1,000 | £500,000 | 5.78% | 5.78% |
| Personal 2 Year Bond (Issue 22): 5.80% | Off sale | £1,000 | £500,000 | 5.80% | 5.80% |
| Personal 2 Year Bond (Issue 23): 5.11% | Off sale | £1,000 | £500,000 | 5.11% | 5.11% |
| Personal 2 Year Bond (Issue 24): 5.07% | Off sale | £1,000 | £500,000 | 5.07% | 5.07% |

Personal 3 Year Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|--|----------|------------------------|------------------------|-----------------------------------|------------|
| Personal 3 Year Bond (Issue 1) | Off sale | £1,000 | £500,000 | 1.05% | 1.05% |
| Personal 3 Year Bond (Issue 2): 0.87% | Off sale | £1,000 | £500,000 | 1.05% | 1.05% |
| Personal 3 Year Bond (Issue 3): 0.83% | Off sale | £1,000 | £500,000 | 0.83% | 0.83% |
| Personal 3 Year Bond (Issue 3): 0.83% | Off sale | £1,000 | £500,000 | 0.83% | 0.83% |
| Personal 3 Year Bond (Issue 4): 1.25% | Off sale | £1,000 | £500,000 | 1.25% | 1.25% |
| Personal 3 Year Bond (Issue 5): 1.59% | Off sale | £1,000 | £500,000 | 1.59% | 1.59% |
| Personal 3 Year Bond (Issue 6): 2.15% | Off sale | £1,000 | £500,000 | 2.15% | 2.15% |
| Personal 3 Year Bond (Issue 7): 2.50% | Off sale | £1,000 | £500,000 | 2.50% | 2.50% |
| Personal 3 Year Bond (Issue 8): 2.60% | Off sale | £1,000 | £500,000 | 2.60% | 2.60% |
| Personal 3 Year Bond (Issue 9): 3.82% | Off sale | £1,000 | £500,000 | 3.82% | 3.82% |
| Personal 3 Year Bond (Issue 10): 4.66% | Off sale | £1,000 | £500,000 | 4.66% | 4.66% |
| Personal 3 Year Bond (Issue 11): 4.46% | On Sale | £1,000 | £500,000 | 4.46% | 4.46% |

Personal 4 Year Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|---------------------------------------|----------|------------------------|------------------------|-----------------------------------|------------|
| Personal 4 Year Bond (Issue 2): 1.70% | Off sale | £1,000 | £500,000 | 1.70% | 1.70% |
| Personal 4 Year Bond (Issue 3): 2.16% | Off sale | £1,000 | £500,000 | 2.16% | 2.16% |
| Personal 4 Year Bond (Issue 4): 2.55% | Off sale | £1,000 | £500,000 | 2.55% | 2.55% |
| Personal 4 Year Bond (Issue 5): 2.65% | Off sale | £1,000 | £500,000 | 2.65% | 2.65% |
| Personal 4 Year Bond (Issue 6): 4.31% | Off sale | £1,000 | £500,000 | 4.31% | 4.31% |
| Personal 4 Year Bond (Issue 7): 4.00% | Off sale | £1,000 | £500,000 | 4.00% | 4.00% |
| Personal 4 Year Bond (Issue 8): 4.29% | On sale | £1,000 | £500,000 | 4.29% | 4.29% |

Personal 5 Year Bond

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|---------------------------------------|----------|------------------------|------------------------|-----------------------------------|------------|
| Personal 5 Year Bond (Issue 1): 1.17% | Off sale | £1,000 | £500,000 | 1.17% | 1.17% |
| Personal 5 Year Bond (Issue 2): 1.71% | Off sale | £1,000 | £500,000 | 1.71% | 1.71% |
| Personal 5 Year Bond (Issue 3): 2.35% | Off sale | £1,000 | £500,000 | 2.35% | 2.35% |
| Personal 5 Year Bond (Issue 4): 2.60% | Off sale | £1,000 | £500,000 | 2.60% | 2.60% |
| Personal 5 Year Bond (Issue 5): 2.70% | Off sale | £1,000 | £500,000 | 2.70% | 2.70% |
| Personal 5 Year Bond (Issue 6): 3.70% | Off sale | £1,000 | £500,000 | 3.70% | 3.70% |
| Personal 5 Year Bond (Issue 7): 4.28% | Off sale | £1,000 | £500,000 | 4.28% | 4.28% |
| Personal 5 Year Bond (Issue 8): 4.37% | On sale | £1,000 | £500,000 | 4.37% | 4.37% |

Personal 1 Year Bond Accounts for existing customers

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|---|----------|-----------------|-----------------|----------------------------|-------|
| Loyalty Personal 1 Year Bond (Issue 1): 2.65% | Off sale | £1,000 | £500,000 | 2.65% | 2.65% |
| Loyalty Personal 1 Year Bond (Issue 2): 3.32% | Off sale | £1,000 | £500,000 | 3.32% | 3.32% |
| Loyalty Personal 1 Year Bond (Issue 3): 3.48% | Off sale | £1,000 | £500,000 | 3.48% | 3.48% |
| Existing Customer 1 Yr Bond: 4.47% Fixed - Issue 1 | Off sale | £1,000 | £500,000 | 4.47% | 4.47% |
| Existing Customer 1 Yr Bond: 4.75% Fixed - Issue 2 | Off sale | £1,000 | £500,000 | 4.75% | 4.75% |
| Existing Customer 1 Yr Bond: 5.31% Fixed - Issue 3 | Off sale | £1,000 | £500,000 | 5.31% | 5.31% |
| Existing Customer 1 Yr Bond: 5.64% Fixed - Issue 4 | Off sale | £1,000 | £500,000 | 5.64% | 5.64% |
| Existing Customer 1 Yr Bond: 5.80% Fixed - Issue 5 | Off sale | £1,000 | £500,000 | 5.80% | 5.80% |
| Existing Customer 1 Yr Bond: 6.01% Fixed - Issue 6 | Off sale | £1,000 | £500,000 | 6.01% | 6.01% |
| Existing Customer 1 Yr Bond: 6.11% Fixed - Issue 7 | Off sale | £1,000 | £500,000 | 6.11% | 6.11% |
| Existing Customer 1 Yr Bond: 6.01% Fixed - Issue 8 | Off sale | £1,000 | £500,000 | 6.01% | 6.01% |
| Existing Customer 1 Yr Bond: 5.80% Fixed - Issue 9 | Off sale | £1,000 | £500,000 | 5.80% | 5.80% |
| Existing Customer 1 Yr Bond: 5.55% Fixed - Issue 10 | Off sale | £1,000 | £500,000 | 5.55% | 5.55% |
| Existing Customer 1 Yr Bond: 5.45% Fixed - Issue 11 | Off sale | £1,000 | £500,000 | 5.45% | 5.45% |
| Existing Customer 1 Yr Bond: 5.21% Fixed - Issue 12 | Off sale | £1,000 | £500,000 | 5.21% | 5.21% |
| Existing Customer 1 Yr Bond: 5.12% Fixed - Issue 13 | Off sale | £1,000 | £500,000 | 5.12% | 5.12% |
| Existing Customer 1 Yr Bond: 5.28% Fixed - Issue 14 | Off sale | £1,000 | £500,000 | 5.28% | 5.28% |
| Existing Customer 1 Yr Bond: 5.23% Fixed - Issue 15 | Off sale | £1,000 | £500,000 | 5.23% | 5.23% |
| Existing Customer 1 Yr Bond: 5.18% Fixed - Issue 16 | Off sale | £1,000 | £500,000 | 5.18% | 5.18% |
| Existing Customer 1 Yr Bond: 5.22% Fixed - Issue 17 | Off sale | £1,000 | £500,000 | 5.22% | 5.22% |
| Existing Customer 1 Yr Bond: 5.16% Fixed - Issue 18 | Off sale | £1,000 | £500,000 | 5.16% | 5.16% |
| Existing Customer 1 Yr Bond: 5.06% Fixed - Issue 19 | Off sale | £1,000 | £500,000 | 5.06% | 5.06% |
| Existing Customer 1 Yr Bond: 5.01% Fixed - Issue 20 | Off sale | £1,000 | £500,000 | 5.01% | 5.01% |
| Existing Customer 1 Yr Bond: 4.96% Fixed - Issue 21 | Off sale | £1,000 | £500,000 | 4.96% | 4.96% |
| Existing Customer 1 Yr Bond: 4.86% Fixed - Issue 22 | Off sale | £1,000 | £500,000 | 4.86% | 4.86% |
| Existing Customer 1 Yr Bond: 4.76% Fixed - Issue 23 | On sale | £1,000 | £500,000 | 4.76% | 4.76% |

Personal 18 month Bond Accounts for existing customers

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|---|----------|-----------------|-----------------|----------------------------|-------|
| Loyalty Personal 18 Month Bond (Issue 1): 3.40% | Off sale | £1,000 | £500,000 | 3.40% | 3.40% |
| Loyalty Personal 18 Month Bond (Issue 2): 3.61% | Off sale | £1,000 | £500,000 | 3.61% | 3.61% |

Personal 2 Year Bond Accounts for existing customers

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|---|----------|-----------------|-----------------|----------------------------|-------|
| Existing Customer 2 Yr Bond: 4.75% Fixed - Issue 1 | Off sale | £1,000 | £500,000 | 4.55% | 4.55% |
| Existing Customer 2 Yr Bond: 4.80% Fixed - Issue 2 | Off sale | £1,000 | £500,000 | 4.80% | 4.80% |
| Existing Customer 2 Yr Bond: 5.31% Fixed - Issue 3 | Off sale | £1,000 | £500,000 | 5.31% | 5.31% |
| Existing Customer 2 Yr Bond: 5.64% Fixed - Issue 4 | Off sale | £1,000 | £500,000 | 5.64% | 5.64% |
| Existing Customer 2 Yr Bond: 5.80% Fixed - Issue 5 | Off sale | £1,000 | £500,000 | 5.80% | 5.80% |
| Existing Customer 2 Yr Bond: 6.01% Fixed - Issue 6 | Off sale | £1,000 | £500,000 | 6.01% | 6.01% |

Agriculture Bonus Personal Bond Accounts

| Product Name | | Minimum Balance | Maximum Balance | Gross Annual Interest Paid | AER |
|---|----------|-----------------|-----------------|----------------------------|-------|
| Agriculture Bonus Personal 1 Year Bond 0.86% | Off sale | £1,000 | £500,000 | 0.50% | 0.50% |
| Agriculture Bonus Personal 1 Year Bond 1.06% | Off sale | £1,000 | £500,000 | 0.70% | 0.70% |