

# Personal Bond Accounts Interest Rate Summary

Information correct as at 23 January 2025

## 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%	Off sale	£1,000	£500,000	4.78%	4.87%
Personal 3 Month Bond (Issue 4): 4.80%	Off sale	£1,000	£500,000	4.72%	4.80%

## 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 6 Month Bond (Issue 3): 4.76%	Off sale	£1,000	£500,000	4.70%	4.76%

# 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 1 Year Bond (Issue 35): 4.70%	Off sale	£1,000	£500,000	4.70%	4.70%

# Personal 18 Month Bond

Product Name		Minimum Balance	Maximum Balance	Gross 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 18 Month Bond (Issue 13): 4.52%	Off sale	£1,000	£500,000	4.52%	4.52%
Personal 18 Month Bond (Issue 14): 4.65%	On sale	£1,000	£500,000	4.65%	4.65%

# 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

<b>Product Name</b>		<b>Minimum Balance</b>	<b>Maximum Balance</b>	<b>Gross Annual Interest Paid</b>	<b>AER</b>
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%	Off sale	£1,000	£500,000	4.46%	4.46%
Personal 3 Year Bond (Issue 12): 4.54%	Off sale	£1,000	£500,000	4.54%	4.54%
Personal 3 Year Bond (Issue 13): 4.62%	On sale	£1,000	£500,000	4.62%	4.62%

## Personal 4 Year Bond

<b>Product Name</b>		<b>Minimum Balance</b>	<b>Maximum Balance</b>	<b>Gross Annual Interest Paid</b>	<b>AER</b>
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%	Off sale	£1,000	£500,000	4.29%	4.29%
Personal 4 Year Bond (Issue 9): 4.48%	Off sale	£1,000	£500,000	4.48%	4.48%
Personal 4 Year Bond (Issue 10): 4.54%	On sale	£1,000	£500,000	4.54%	4.54%



# Personal 5 Year Bond

<b>Product Name</b>		<b>Minimum Balance</b>	<b>Maximum Balance</b>	<b>Gross Annual Interest Paid</b>	<b>AER</b>
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%	Off sale	£1,000	£500,000	4.37%	4.37%
Personal 5 Year Bond (Issue 9): 4.45%	Off sale	£1,000	£500,000	4.45%	4.45%
Personal 5 Year Bond (Issue 10): 4.53%	On sale	£1,000	£500,000	4.53%	4.53%

## Personal 3 Month Bond Accounts for existing customers

Product Name		Minimum Balance	Maximum Balance	Gross Interest Paid	AER
Existing Customer 3 Month Bond (Issue1): 4.71%	On sale	£1,000	£500,000	4.63%	4.71%

## Personal 6 Month Bond Accounts for existing customers

<b>Product Name</b>		<b>Minimum Balance</b>	<b>Maximum Balance</b>	<b>Gross Interest Paid</b>	<b>AER</b>
Existing Customer 6 Month Bond (Issue1): 4.81%	Off sale	£1,000	£500,000	4.75%	4.81%
Existing Customer 6 Month Bond (Issue2): 4.73%	On sale	£1,000	£500,000	4.67%	4.73%

# 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	Off sale	£1,000	£500,000	4.76%	4.76%
Existing Customer 1Yr Bond (Issue 24): 4.78%	On sale	£1,000	£500,000	4.78%	4.78%

## 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%