



Current interest rates for personal accounts

Our Savings Rates

Effective from 1 September 2022

Every Day Saver Account

This account has not been available to new customers since 14 March 2001. Interest is variable. It is calculated daily on cleared balances and paid quarterly in March, June, September and December.

	Current Rate	
	Gross	AER ¹
£1 or more	0.15%	0.15%

Classic Saver Account

This account has not been available to new customers since 19 October 2009. Interest is variable. It is calculated daily on cleared balances and paid annually.

	Current Rate	
	Gross	AER ¹
£1 or more	0.15%	0.15%

¹ AER stands for Annual Equivalent Rate and illustrates what the interest would be if the interest rate was paid and compounded each year.
Gross Rate %: The contractual rate of interest payable. Interest is paid without deduction of tax.

Our Borrowing Rates

Effective from 23 September 2022

Overdraft Rates

	Arranged/ Unarranged Interest Rate	Current EAR
Clear Account Arranged Overdraft rate	31.25%	36.14%
Unarranged Overdraft Rate (arranged overdraft exceeded)*	31.25%	36.14%

Overdraft interest is calculated on a daily basis and charged monthly. If we are going to debit overdraft interest from your account, we will give at least 14 days' notice of how much we are going to debit and when.

Overdraft interest rates are variable and are calculated at a margin over Bank of Ireland UK Base Rate, which was 2.25% correct on 23 September 2022.

The EAR stands for Equivalent Annual Rate (variable) and is an illustrative interest rate calculated on the assumption that any overdraft interest charged is added to the overdraft balance at the time and then the next interest charge will be based on that slightly higher overdraft balance. This rate assumes that interest is charged monthly and compounded 12 times in a year.

Please call our Customer Service Team on 0345 850 1234 for queries on our interest rates. Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

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