



# Current interest rates for personal accounts

## Our Savings Rates

Effective from 1 May 2020

### 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 <sup>1</sup>
<b>£1 or more</b>	<b>0.05%</b>	<b>0.05%</b>

### 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 <sup>1</sup>
<b>£1 or more</b>	<b>0.05%</b>	<b>0.05%</b>

<sup>1</sup> 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 6 April 2020

### Overdraft Rates

	Arranged/ Unarranged Interest Rate	Current APR <sup>2</sup>
<b>Clear Account Arranged Overdraft rate</b>	<b>12.85%</b>	<b>13.63%</b>
<b>Unarranged Overdraft Rate (arranged overdraft exceeded)*</b>	<b>12.85%</b>	<b>13.63%</b>

	Current Unarranged Rate	Current APR <sup>2</sup>
<b>Every Day Saver Account</b>	<b>13.10%</b>	<b>13.92%</b>
NB: Overdrafts are not available on this product. Rate quoted is the unarranged borrowing rate.		

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 0.10% correct on 20 March 2020.

<sup>2</sup> APR stands for Annual Percentage Rate (variable). The APR is an annual percentage expressing the total charge for credit. It includes interest and any additional fees (we don't charge additional fees). The APR allows you to compare the cost of the overdraft with other providers or other types of borrowing.

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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