ISA interest rates no longer available to new customers

Bank of Ireland UK

Correct as at 11 November 2026

The Online ISA is provided by OneFamily. Money in this Online ISA is deposited with Bank of Ireland UK.

Online ISA

Fixed Rate

Issue	1 Year tax-free*/AER^	2 Year tax-free*/AER^	Rate applicable from
33	4.35%	4.30%	08/05/2026
32	3.70%	3.60%	12/01/2026
31	3.80%	3.70%	21/08/2025
30	3.85%	3.70%	20/05/2025
29	3.95%	3.80%	15/04/2025
28	4.15%	3.85%	14/02/2025
27	4.10%	3.85%	22/01/2025
26	4.00%	3.65%	14/11/2024
1 – 25	Issues have matured		

Annual interest, calculated daily and paid on the anniversary of product opening.

Easy Access

Issue	Underlying rate tax-free*/AER^	Bonus rate tax-free*/AER^	Total rate tax-free*/AER^	Rate applicable from
45	0.90%	3.40%	4.30%	15/09/2026
44	0.90%	3.31%	4.21%	08/05/2026
43	0.90%	3.16%	4.06%	03/03/2026
42	0.90%	3.05%	3.95%	12/01/2026
41	1.00%	3.06%	4.06%	17/12/2025
40	1.00%	3.11%	4.11%	20/11/2025
39	0.90%	3.16%	4.06%	23/01/2026
39	1.00%	3.16%	4.16%	06/10/2025
38	0.90%	3.11%	4.01%	23/01/2026
38	1.00%	3.11%	4.11%	21/08/2025
37	0.90%	2.96%	3.86%	23/01/2026
37	1.15%	2.96%	4.11%	18/07/2025
36	0.90%	2.90%	3.80%	23/01/2026
36	1.00%	2.90%	3.90%	05/09/2025
36	1.15%	2.90%	4.05%	20/05/2025
35	0.90%	2.80%	3.70%	23/01/2026
35	1.00%	2.80%	3.80%	05/09/2025
35	1.15%	2.80%	3.95%	21/07/2025
35	1.25%	2.80%	4.05%	15/04/2025
34	0.90%	3.15%	4.05%	23/01/2026
34	1.00%	3.15%	4.15%	05/09/2025

Annual interest, calculated daily and paid on 20 March each year.

* Tax-free means that interest paid will be free from UK Income Tax and Capital Gains Tax.
^ AER stands for Annual Equivalent Rate, which shows what the interest rate would be if interest was paid and added to your account each year.

Easy Access (cont'd)

Issue	Underlying rate tax-free*/AER^	Bonus rate tax-free*/AER^	Total rate tax-free*/AER^	Rate applicable from
34	1.15%	3.15%	4.30%	**06/06/2025**
34	1.25%	3.15%	4.40%	**14/02/2025**
33	0.90%	2.85%	3.75%	**23/01/2026**
33	1.00%	2.85%	3.85%	**05/09/2025**
33	1.15%	2.85%	4.00%	**06/06/2025**
33	1.25%	2.85%	4.10%	**03/04/2025**
33	1.35%	2.85%	4.20%	**22/01/2025**
1 – 32	0.90%	N/A	0.90%	**23/01/2026**
1 – 32	1.00%	N/A	1.00%	**05/09/2025**
1 – 32	1.15%	N/A	1.15%	**06/06/2025**
1 – 32	1.25%	N/A	1.25%	**06/03/2025**

Easy Access Loyalty

Issue	Underlying rate tax-free*/AER^	Bonus rate tax-free*/AER^	Total rate tax-free*/AER^	Rate applicable from
14	1.05%	N/A	1.05%	**23/01/2026**
14	1.20%	N/A	1.20%	**05/09/2025**
14	1.40%	N/A	1.40%	**06/06/2025**
14	1.60%	N/A	1.60%	**06/03/2025**
14	1.80%	N/A	1.80%	**15/11/2022**
1 – 13	0.90%	N/A	0.90%	**23/01/2026**
1 – 13	1.00%	N/A	1.00%	**05/09/2025**
1 – 13	1.15%	N/A	1.15%	**06/06/2025**
1 – 13	1.25%	N/A	1.25%	**06/03/2025**
1 – 13	1.35%	N/A	1.35%	**09/12/2024**

Annual interest, calculated daily and paid on 20 March each year.

Online Holding Account

Rate	Rate applicable from
1.00%	**05/09/2025**
1.15%	**06/06/2025**
1.25%	**06/03/2025**
1.35%	**09/12/2024**
1.55%	**15/09/2023**

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^ AER stands for Annual Equivalent Rate, which shows what the interest rate would be if interest was paid and added to your account each year.

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