



# ISA interest rates no longer available to new customers.

Correct as at 23 January 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<br>tax-free*/AER <sup>^</sup> | 2 Year<br>tax-free*/AER <sup>^</sup> | Rate applicable from |
|--------|--------------------------------------|--------------------------------------|----------------------|
| 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<br>tax-free*/AER <sup>^</sup> | Bonus rate<br>tax-free*/AER <sup>^</sup> | Total rate<br>tax-free*/AER <sup>^</sup> | Rate applicable from |
|-------|-----------------------------------------------|------------------------------------------|------------------------------------------|----------------------|
| 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           |
| 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           |

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.

<sup>^</sup> 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<br>tax-free*/AER <sup>^</sup> | Bonus rate<br>tax-free*/AER <sup>^</sup> | Total rate<br>tax-free*/AER <sup>^</sup> | Rate applicable from |
|---------------|-----------------------------------------------|------------------------------------------|------------------------------------------|----------------------|
| <b>33</b>     | 1.15%                                         | 2.85%                                    | 4.00%                                    | <b>06/06/2025</b>    |
| <b>33</b>     | 1.25%                                         | 2.85%                                    | 4.10%                                    | <b>03/04/2025</b>    |
| <b>33</b>     | 1.35%                                         | 2.85%                                    | 4.20%                                    | <b>22/01/2025</b>    |
| <b>32</b>     | 0.90%                                         | 2.75%                                    | 3.65%                                    | <b>23/01/2026</b>    |
| <b>32</b>     | 1.00%                                         | 2.75%                                    | 3.75%                                    | <b>05/09/2025</b>    |
| <b>32</b>     | 1.15%                                         | 2.75%                                    | 3.90%                                    | <b>06/06/2025</b>    |
| <b>32</b>     | 1.25%                                         | 2.75%                                    | 4.00%                                    | <b>06/03/2025</b>    |
| <b>32</b>     | 1.35%                                         | 2.75%                                    | 4.10%                                    | <b>14/11/2024</b>    |
| <b>1 – 31</b> | 0.90%                                         | N/A                                      | 0.90%                                    | <b>23/01/2026</b>    |
| <b>1 – 31</b> | 1.00%                                         | N/A                                      | 1.00%                                    | <b>05/09/2025</b>    |
| <b>1 – 31</b> | 1.15%                                         | N/A                                      | 1.15%                                    | <b>06/06/2025</b>    |
| <b>1 – 31</b> | 1.25%                                         | N/A                                      | 1.25%                                    | <b>06/03/2025</b>    |

## Easy Access Loyalty

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

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

## Online Holding Account

| Rate  | Rate applicable from |
|-------|----------------------|
| 1.00% | <b>05/09/2025</b>    |
| 1.15% | <b>06/06/2025</b>    |
| 1.25% | <b>06/03/2025</b>    |
| 1.35% | <b>09/12/2024</b>    |
| 1.55% | <b>15/09/2023</b>    |

\* Tax-free means that interest paid will be free from UK Income Tax and Capital Gains Tax.

<sup>^</sup> 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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