

Interest rate history

As of 5th May 2026

Here you can find the latest interest rates for all of our deposit accounts, along with the historic records of previous rates which are no longer available to either new or existing clients.

Fixed term deposit accounts

The minimum balance on these accounts is £50,000 and the maximum balance is £2,000,000.

6 Month Fixed Term Deposit Account

Accounts opened between	Balance	Interest rate (gross*)
From 5th May 2026	£50,000 - £2,000,000	4.00%
30th March 2026 - 4th May 2026	£50,000 - £2,000,000	3.35%
2nd March 2026 - 29th March	£50,000 - £2,000,000	3.20%
1st December 2025 - 1st March 2026	£50,000 - £2,000,000	3.30%
6th May 2025 - 30th November 2025	£50,000 - £2,000,000	3.50%
7th April 2025 - 5th May 2025	£50,000 - £2,000,000	3.75%
1st November 2024 - 6th April 2025	£50,000 - £2,000,000	4.00%
2nd September 2024 - 31st October 2024	£50,000 - £2,000,000	4.10%
5th August 2024 - 1st September 2024	£50,000 - £2,000,000	4.20%
20th December 2023 - 4th August 2024	£50,000 - £2,000,000	4.40%
7th August 2023 - 19th December 2023	£50,000 - £2,000,000	4.50%
3rd July 2023 - 6th August 2023	£50,000 - £2,000,000	3.95%
22nd May 2023 - 2nd July 2023	£50,000 - £2,000,000	3.45%
1st March 2023 - 21st May 2023	£50,000 - £2,000,000	3.05%
19th December 2022 - 28th February 2023	£50,000 - £2,000,000	2.65%
22nd November 2022 - 18th December 2022	£50,000 - £2,000,000	2.35%
3rd October 2022 - 21st November 2022	£50,000 - £2,000,000	1.75%
1st September 2022 - 2nd October 2022	£50,000 - £2,000,000	1.00%
1st July 2022 - 31st August 2022	£50,000 - £2,000,000	0.60%
4th April 2022 - 30th June 2022	£50,000 - £2,000,000	0.40%
12th February 2021 - 3rd April 2022	£50,000 - £2,000,000	0.20%
18th December 2020 - 11th February 2021	£50,000 - £2,000,000	0.30%

1 Year Fixed Term Deposit Account

Accounts opened between	Balance	Interest rate (gross*)
From 5th May 2026	£50,000 - £2,000,000	4.00%
30th March 2026 - 4th May 2026	£50,000 - £2,000,000	3.50%
2nd March 2026 - 29th March 2026	£50,000 - £2,000,000	3.25%
1st December 2025 - 1st March 2026	£50,000 - £2,000,000	3.35%
6th May 2025 - 30th November 2025	£50,000 - £2,000,000	3.50%
7th April 2025 - 5th May 2025	£50,000 - £2,000,000	3.60%
1st November 2024 - 6th April 2025	£50,000 - £2,000,000	3.75%
2nd September 2024 - 31st October 2024	£50,000 - £2,000,000	4.00%
5th August 2024 - 1st September 2024	£50,000 - £2,000,000	4.15%
2nd April 2024 - 4th August 2024	£50,000 - £2,000,000	4.30%
20th December 2023 - 1st April 2024	£50,000 - £2,000,000	4.40%
20th November 2023 - 19th December 2023	£50,000 - £2,000,000	4.60%
5th October 2023 - 19th November 2023	£50,000 - £2,000,000	4.85%
7th August 2023 - 4th October 2023	£50,000 - £2,000,000	5.15%
3rd July 2023 - 6th August 2023	£50,000 - £2,000,000	4.90%
22nd May 2023 - 2nd July 2023	£50,000 - £2,000,000	4.40%
24th March 2023 - 21st May 2023	£50,000 - £2,000,000	4.20%
1st March 2023 - 23rd March 2023	£50,000 - £2,000,000	3.90%
19th December 2022 - 28th February 2023	£50,000 - £2,000,000	3.50%
22nd November 2022 - 18th December 2022	£50,000 - £2,000,000	3.30%
3rd October 2022 - 21st November 2022	£50,000 - £2,000,000	2.75%
1st September 2022 - 2nd October 2022	£50,000 - £2,000,000	1.85%
1st July 2022 - 31st August 2022	£50,000 - £2,000,000	1.30%
4th April 2022 - 30th June 2022	£50,000 - £2,000,000	1.00%
12th February 2021 - 3rd April 2022	£50,000 - £2,000,000	0.40%
18th December 2020 - 11th February 2021	£50,000 - £2,000,000	0.60%

1 Year Loyalty Fixed Term Deposit Account

Accounts opened between	Balance	Interest rate (gross*)
From 5th May 2026	£50,000 - £2,000,000	4.05%
30th March 2026 - 4th May 2026	£50,000 - £2,000,000	3.55%
2nd March 2026 - 29th March 2026	£50,000 - £2,000,000	3.30%
1st December 2025 - 1st March 2026	£50,000 - £2,000,000	3.40%
6th May 2025 - 30th November 2025	£50,000 - £2,000,000	3.55%
7th April 2025 - 5th May 2025	£50,000 - £2,000,000	3.65%
1st November 2024 - 6th April 2025	£50,000 - £2,000,000	3.80%
2nd September 2024 - 31st October 2024	£50,000 - £2,000,000	4.05%
5th August 2024 - 1st September 2024	£50,000 - £2,000,000	4.20%
2nd April 2024 - 4th August 2024	£50,000 - £2,000,000	4.35%
20th December 2023 - 1st April 2024	£50,000 - £2,000,000	4.45%
20th November 2023 - 19th December 2023	£50,000 - £2,000,000	4.65%
5th October 2023 - 19th November 2023	£50,000 - £2,000,000	4.90%
7th August 2023 - 4th October 2023	£50,000 - £2,000,000	5.20%
3rd July 2023 - 6th August 2023	£50,000 - £2,000,000	4.95%
22nd May 2023 - 2nd July 2023	£50,000 - £2,000,000	4.45%
24th March 2023 - 21st May 2023	£50,000 - £2,000,000	4.25%
1st March 2023 - 23rd March 2023	£50,000 - £2,000,000	3.95%
19th December 2022 - 28th February 2023	£50,000 - £2,000,000	3.55%
22nd November 2022 - 18th December 2022	£50,000 - £2,000,000	3.35%
3rd October 2022 - 21st November 2022	£50,000 - £2,000,000	2.80%
1st September 2022 - 2nd October 2022	£50,000 - £2,000,000	1.90%
1st July 2022 - 31st August 2022	£50,000 - £2,000,000	1.35%
4th April 2022 - 30th June 2022	£50,000 - £2,000,000	1.05%
12th February 2021 - 3rd April 2022	£50,000 - £2,000,000	0.45%
18th December 2020 - 11th February 2021	£50,000 - £2,000,000	0.75%

2 Year Fixed Term Deposit Account

Accounts opened between	Balance	Interest rate (gross*)
From 5th May 2026	£50,000 - £2,000,000	4.05%
30th March 2026 - 4th May 2026	£50,000 - £2,000,000	3.50%
5th August 2025 - 29th March 2026	£50,000 - £2,000,000	3.25%
2nd September 2024 - 4th August 2025	£50,000 - £2,000,000	3.50%
5th August 2024 - 1st September 2024	£50,000 - £2,000,000	3.65%
6th February 2024 - 4th August 2024	£50,000 - £2,000,000	3.85%
20th November 2023 - 5th February 2024	£50,000 - £2,000,000	4.25%
5th October 2023 - 19th November 2023	£50,000 - £2,000,000	4.55%
7th August 2023 - 4th October 2023	£50,000 - £2,000,000	4.80%
3rd July 2023 - 6th August 2023	£50,000 - £2,000,000	4.55%
22nd May 2023 - 2nd July 2023	£50,000 - £2,000,000	4.05%
24th March 2023 - 21st May 2023	£50,000 - £2,000,000	3.90%
19th December 2022 - 23rd March 2023	£50,000 - £2,000,000	3.75%
22nd November 2022 - 18th December 2022	£50,000 - £2,000,000	3.55%
3rd October 2022 - 21st November 2022	£50,000 - £2,000,000	3.00%
1st September 2022 - 2nd October 2022	£50,000 - £2,000,000	2.00%
1st July 2022 - 31st August 2022	£50,000 - £2,000,000	1.60%
4th April 2022 - 30th June 2022	£50,000 - £2,000,000	1.30%
12th February 2021 - 3rd April 2022	£50,000 - £2,000,000	0.60%
18th December 2020 - 11th February 2021	£50,000 - £2,000,000	0.80%

2 Year Loyalty Fixed Term Deposit Account

Accounts opened between	Balance	Interest rate (gross*)
From 5th May 2026	£50,000 - £2,000,000	4.10%
30th March 2026 - 4th May 2026	£50,000 - £2,000,000	3.55%
5th August 2025 - 29th March 2026	£50,000 - £2,000,000	3.30%
2nd September 2024 - 4th August 2025	£50,000 - £2,000,000	3.55%
5th August 2024 - 1st September 2024	£50,000 - £2,000,000	3.70%
6th February 2024 - 4th August 2024	£50,000 - £2,000,000	3.90%
20th November 2023 - 5th February 2024	£50,000 - £2,000,000	4.30%
5th October 2023 - 19th November 2023	£50,000 - £2,000,000	4.60%
7th August 2023 - 4th October 2023	£50,000 - £2,000,000	4.85%
3rd July 2023 - 6th August 2023	£50,000 - £2,000,000	4.60%
22nd May 2023 - 2nd July 2023	£50,000 - £2,000,000	4.10%
24th March 2023 - 21st May 2023	£50,000 - £2,000,000	3.95%
19th December 2022 - 23rd March 2023	£50,000 - £2,000,000	3.80%
22nd November 2022 - 18th December 2022	£50,000 - £2,000,000	3.60%
3rd October 2022 - 21st November 2022	£50,000 - £2,000,000	3.05%
1st September 2022 - 2nd October 2022	£50,000 - £2,000,000	2.05%
1st July 2022 - 31st August 2022	£50,000 - £2,000,000	1.65%
4th April 2022- 30th June 2022	£50,000 - £2,000,000	1.35%
12th February 2021 - 3rd April 2022	£50,000 - £2,000,000	0.65%
18th December 2020 - 11th February 2021	£50,000 - £2,000,000	0.95%

3 Year Fixed Term Deposit Account

Accounts opened between	Balance	Interest rate (gross*)
From 5th May 2026	£50,000 - £2,000,000	3.90%
5th August 2025 - 4th May 2026	£50,000 - £2,000,000	3.20%
5th August 2024 - 4th August 2025	£50,000 - £2,000,000	3.40%
20th December 2023 - 4th August 2024	£50,000 - £2,000,000	3.50%
12th March 2023 - 19th December 2023	£50,000 - £2,000,000	1.50%

Tax Payment Deposit

Maturity date	Balance	Interest rate (gross*)
January 2028	£50,000 - £2,000,000	
From 1st May 2026		4.01%
1st April 2026 - 30th April 2026		3.50%
1st January 2026 - 31st March 2026		3.25%
July 2027	£50,000 - £2,000,000	
From 1st May 2026		4.00%
1st April 2026 - 30th April 2026		3.50%
1st March 2026 - 31st March 2026		3.25%
1st January 2026 - 28th February 2026		3.30%
1st December 2025 - 31st December 2025		3.29%
1st November 2025 - 30th November 2025		3.28%
January 2027	£50,000 - £2,000,000	
From 1st May 2026		3.93%
1st April 2026 - 30th April 2026		3.42%
1st March 2026 - 31st March 2026		3.23%
1st February 2026 - 28th February 2026		3.34%
1st January 2026 - 31st January 2026		3.35%
1st December 2025 - 31st December 2025		3.34%
1st November 2025 - 30th November 2025		3.43%
1st May 2025 - 31st October 2025		3.50%
1st April 2025 - 30th April 2025		3.55%
1st March 2025 - 31st March 2025		3.53%
1st February 2025 - 28th February 2025		3.51%
1st January 2025 - 31st January 2025		3.50%
July 2026	£50,000 - £2,000,000	
From 1st May 2026		2.35%
1st April 2026 - 30th April 2026		2.80%
1st March 2026 - 31st March 2026		3.10%
1st February 2026 - 28th February 2026		3.21%
1st December 2025 - 31st January 2026		3.30%
1st May 2025 - 30th November 2025		3.50%
1st March 2025 - 30th April 2025		3.65%

Notice accounts

USD 35 Day Notice Account

The minimum balance on this account is \$0 and the maximum balance is \$2,000,000.
Interest is only accrued on balances above \$10,000.

Accounts opened between	Balance	Interest rate (gross*)
From 15th December 2025	\$10,000- \$2,000,000	2.50%
27th October 2025 - 14th December 2025	\$10,000- \$2,000,000	2.75%
3rd February 2025 - 26th October 2025	\$10,000- \$2,000,000	3.00%
4th November 2024 - 2nd February 2025	\$10,000- \$2,000,000	3.25%
7th August 2023 - 3rd November 2024	\$10,000- \$2,000,000	3.75%
22nd May 2023 - 6th August 2023	\$10,000- \$2,000,000	3.25%
1st February 2023 - 21st May 2023	\$10,000- \$2,000,000	2.50%
4th October 2022 - 31st January 2023	\$10,000- \$2,000,000	1.25%
1st July 2022 - 3rd October 2022	\$10,000- \$2,000,000	0.50%

Euro 35 Day Notice Account

The minimum balance on this account is €0 and the maximum balance is €2,000,000.

Accounts opened between	Balance	Interest rate (gross*)
From 10th October 2025	€10,000- €2,000,000	0.65%

45 Day Notice Account

The minimum balance on this account is £0 and the maximum balance is £2,000,000.

Interest is only accrued on balances above £10,000.

Accounts opened between	Balance	Interest rate (gross*)
From 5th February 2026	£10,000- £2,000,000	2.40%
18th September 2025 - 4th February 2026	£10,000- £2,000,000	2.65%
23rd June 2025 - 17th September 2025	£10,000- £2,000,000	3.00%
31st March 2025 - 22nd June 2025	£10,000- £2,000,000	3.25%
1st November 2024 - 30th March 2025	£10,000- £2,000,000	3.50%
1st August 2024 - 31st October 2024	£10,000- £2,000,000	3.75%
5th October 2023 - 31st July 2024	£10,000- £2,000,000	4.00%
7th August 2023 - 4th October 2023	£10,000- £2,000,000	3.50%
3rd July 2023 - 6th August 2023	£10,000- £2,000,000	2.70%
22nd May 2023 - 2nd July 2023	£10,000- £2,000,000	1.95%
1st March 2023 - 21st May 2023	£10,000- £2,000,000	1.55%
19th December 2022 - 28th February 2023	£10,000- £2,000,000	1.20%
22nd November 2022 - 18th December 2022	£10,000- £2,000,000	1.10%
3rd October 2022 - 21st November 2022	£10,000- £2,000,000	0.65%
1st July 2022 - 2nd October 2022	£10,000- £2,000,000	0.30%
4th April 2022 - 30th June 2022	£10,000- £2,000,000	0.15%
1st May 2021 - 3rd April 2022	£10,000- £2,000,000	0.05%
9th June 2020 - 30th April 2021	£10,000- £2,000,000	0.15%

Young Savers Account (50 Day Notice Account)

Accounts opened between	Balance	Interest rate (gross*)
From 23rd September 2025	£50,000 and above	1.20%
	£49,999.99 and below	3.25%
8th May 2025 - 22nd September 2025	Up to £100,000	4.25%
6th February 2025 - 7th May 2025	Up to £100,000	4.50%
7th November 2024 - 5th February 2025	Up to £100,000	4.75%
1st August 2024 - 6th November 2024	Up to £100,000	5.00%
3rd August 2023 - 31st July 2024	Up to £100,000	5.25%
22nd June 2023 - 2nd August 2023	Up to £100,000	5.00%
11th May 2023 - 21st June 2023	Up to £100,000	4.50%
23rd March 2023 - 10th May 2023	Up to £100,000	4.25%
2nd February 2023 - 22nd March 2023	Up to £100,000	4.00%
15th December 2022 - 1st February 2023	Up to £100,000	3.50%
3rd November 2022 - 14th December 2022	Up to £100,000	3.00%
22nd September 2022 - 2nd November 2022	Up to £100,000	2.25%
4th August 2022 - 21st September 2022	Up to £100,000	1.75%
16th June 2022 - 3rd August 2022	Up to £100,000	1.25%
5th May 2022 - 15th June 2022	Up to £100,000	1.00%
17th March 2022 - 4th May 2022	Up to £100,000	0.75%
3rd February 2022 - 16th March 2022	Up to £100,000	0.50%
16th December 2021 - 2nd February 2022	Up to £100,000	0.25%
19th March 2020 - 15th December 2021	Up to £100,000	0.10%

90 Day Notice Account

The minimum balance on this account is £0 and the maximum balance is £2,000,000.
Interest is only accrued on balances above £10,000.

Accounts opened between	Balance	Interest rate (gross*)
From 23rd March 2026	£10,000- £2,000,000	2.80%
7th August 2025 - 22nd March 2026	£10,000- £2,000,000	3.05%
25th June 2025 - 6th August 2025	£10,000- £2,000,000	3.30%
18th November 2024 - 24th June 2025	£10,000- £2,000,000	3.55%
1st August 2024 - 17th November 2024	£10,000- £2,000,000	3.80%
5th October 2023 - 31st July 2024	£10,000- £2,000,000	4.05%
7th August 2023 - 4th October 2023	£10,000- £2,000,000	3.75%
3rd July 2023 - 6th August 2023	£10,000- £2,000,000	3.00%
22nd May 2023 - 2nd July 2023	£10,000- £2,000,000	2.25%
1st March 2023 - 21st May 2023	£10,000- £2,000,000	1.85%
19th December 2022 - 28th February 2023	£10,000- £2,000,000	1.50%
22nd November 2022 - 18th December 2022	£10,000- £2,000,000	1.30%
3rd October 2022 - 21st November 2022	£10,000- £2,000,000	0.80%
1st July 2022 - 2nd October 2022	£10,000- £2,000,000	0.40%
4th April 2022 - 30th June 2022	£10,000- £2,000,000	0.20%
1st June 2021 - 3rd April 2022	£10,000- £2,000,000	0.10%
1st October 2020 - 31st May 2021	£10,000- £2,000,000	0.20%

120 Day Notice Account

The minimum balance on this account is £0 and the maximum balance is £2,000,000.
Interest is only accrued on balances above £10,000.

Accounts opened between	Balance	Interest rate (gross*)
From 21st April 2026	£10,000- £2,000,000	2.90%
8th September 2025 - 20th April 2026	£10,000- £2,000,000	3.15%
25th July 2025 - 7th September 2025	£10,000- £2,000,000	3.35%
16th December 2024 - 24th July 2025	£10,000- £2,000,000	3.60%
1st August 2024 - 15th December 2024	£10,000- £2,000,000	3.85%
5th October 2023 - 31st July 2024	£10,000- £2,000,000	4.10%
7th August 2023 - 4th October 2023	£10,000- £2,000,000	4.00%
3rd July 2023 - 6th August 2023	£10,000- £2,000,000	3.20%
22nd May 2023 - 2nd July 2023	£10,000- £2,000,000	2.70%
1st March 2023 - 21st May 2023	£10,000- £2,000,000	2.30%
19th December 2022 - 28th February 2023	£10,000- £2,000,000	1.95%
22nd November 2022 - 18th December 2022	£10,000- £2,000,000	1.75%
3rd October 2022 - 21st November 2022	£10,000- £2,000,000	1.25%
1st September 2022 - 2nd October 2022	£10,000- £2,000,000	0.80%
1st July 2022 - 31st August 2022	£10,000- £2,000,000	0.50%
4th April 2022 - 30th June 2022	£10,000- £2,000,000	0.30%
1st July 2021 - 3rd April 2022	£10,000- £2,000,000	0.15%

250 Day Notice Account

The minimum balance on this account is £0 and the maximum balance is £2,000,000.

As of April 2022, interest is only accrued on balances above £10,000.

Accounts opened between	Balance	Interest rate (gross*)
From 18th December	£10,000- £2,000,000	3.60%
7th August 2025 - 17th December 2025	£10,000- £2,000,000	3.85%
8th May 2025 - 6th August 2025	£10,000- £2,000,000	4.10%
6th February 2025 - 7th May 2025	£10,000- £2,000,000	4.35%
7th November 2024 - 5th February 2025	£10,000- £2,000,000	4.60%
1st August 2024 - 6th November 2024	£10,000- £2,000,000	4.85%
3rd August 2023 - 31st July 2024	£10,000- £2,000,000	5.10%
22nd June 2023 - 2nd August 2023	£10,000- £2,000,000	4.85%
11th May 2023 - 21st June 2023	£10,000- £2,000,000	4.35%
23rd March 2023 - 10th May 2023	£10,000- £2,000,000	4.10%
2nd February 2023 - 22nd March 2023	£10,000- £2,000,000	3.85%
15th December 2022 - 1st February 2023	£10,000- £2,000,000	3.35%
3rd November 2022 - 14th December 2022	£10,000- £2,000,000	2.85%
22nd September 2022 - 2nd November 2022	£10,000- £2,000,000	2.10%
4th August 2022 - 21st September 2022	£10,000- £2,000,000	1.60%
16th June 2022 - 3rd August 2022	£10,000- £2,000,000	1.10%
5th May 2022 - 15th June 2022	£10,000- £2,000,000	0.85%
4th April 2022 - 4th May 2022	£10,000- £2,000,000	0.60%
19th May 2020 - 3rd April 2022	£10,000- £2,000,000	0.65%

Instant access accounts

Private Reserve

Accounts opened between	Balance	Interest rate (gross*)
From 18th August 2025	£50,000 and above	1.00%
	£49,999.99 and below	0.50%
26th February 2025 - 17th August 2025	£50,000 and above	1.20%
	£49,999.99 and below	0.50%
2nd December 2024 - 25th February 2025	£50,000 and above	1.40%
2nd September 2024 - 1st December 2024	£50,000 and above	1.60%
7th August 2023 - 1st September 2024	£50,000 and above	1.75%
3rd July 2023 - 6th August 2023	£50,000 and above	1.50%
1st March 2023 - 2nd July 2023	£50,000 and above	1.25%
19th December 2022 - 28th February 2023	£50,000 and above	1.00%
22nd November 2022 - 18th December 2022	£50,000 and above	0.75%
3rd October 2022 - 21st November 2022	£50,000 and above	0.50%
1st July 2022 - 2nd October 2022	£50,000 and above	0.25%
4th April 2022 - 30th June 2022	£50,000 and above	0.10%
9th June 2020 - 3rd April 2022	£50,000 and above	0.00%

Large Deposit Private Reserve

Accounts opened between	Balance	Interest rate (gross*)
From 18th December 2025	£10,000,000+	3.25%
7th August 2025 - 17th December 2025	£10,000,000+	3.50%
14th May 2025 - 6th August	£10,000,000+	3.75%
26th February 2025 - 13th May	£10,000,000+	4%

*gross is the interest rate you will receive before applicable tax is deducted From your account. Please note, it is your responsibility to ensure that any tax due on interest payments received is paid to the appropriate tax authority.

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