

Savings for Individuals

Postal 60 Plus		
	Gross	AER
£25,000+	0.95%	0.95%
£5,000+	0.70%	0.70%
£1+	0.50%	0.50%

Postal 32 Plus		
	Gross	AER
£25,000+	0.70%	0.70%
£5,000+	0.60%	0.60%
£1+	0.40%	0.40%

Personal Treasury		
For Deposits over £50,000		
Competitive rates set regularly		
	Gross	AER
6 months	0.70%	0.70%
12 months	1.00%	1.00%
24 months	1.30%	1.30%

Personal Savings Bonds		
Fixed rate, Between £2,000 and £50,000		
	Gross	AER
6 months	0.60%	0.60%
12 months	0.85%	0.85%
24 months	1.10%	1.10%

Cash ISAs		
1 Year Base Rate Plus ISA		
	Gross	AER
£2,000+	1.50%	1.50%
1 Year Fixed Rate ISA		
	Gross	AER
£2,000+	1.05%	1.05%
Step Up ISA		
32 Days Notice		
	Gross	AER
£1+	1.00%	1.00%
Base Rate Tracker ISA		
	Gross	AER
£9,000+	1.00%	1.00%
£2,500+	0.75%	0.75%
£1+	0.50%	0.50%

Call Direct		
Immediate telephone access		
	Gross	AER
£1+	0.10%	0.10%

Young Savers		
	Gross	AER
£1+	0.90%	0.90%



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The gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Should the Bank of England Base Rate change, 40% of that change (up or down) will be applied to the interest rate on all Postal 32 plus and Postal 60 plus accounts, other Rates quoted are variable unless stated otherwise.

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