

# Closed to sale products – Interest rates



Bank of England Base Rate is currently at 0.75% per annum (as of 2 August 2018 when Base Rate was changed from 0.50% per annum).

The gross rate is the interest rate we pay where no income tax has been deducted. Interest is calculated daily and paid monthly. AER stands for Annual Equivalent Rate and shows what the gross interest rate would be if we paid interest and added it to your account each year.

If a Bank of England Base Rate change leads to a credit interest rate paid on your account becoming negative or nil at the rates or margins stated here, a nominal gross rate of interest may be determined by us and paid to you which we will publish here. If you are unsure of the interest rate(s) applied to your account, please speak to your Relationship Team.

## Closed to sale – Current Accounts

**Interest rates from 1 September 2018 (unless otherwise specified)**

### Corporate Current Account Cash (Tiers 1 – 3)

Tier	Balance	Margin	Gross rate	AER
1	£0 and over	Variable	0.05%	0.05%
2	£0 and over	Variable	0.05%	0.05%
3	£0 and over	Variable	0.05%	0.05%

### Club and Charity Current Account (Monthly)

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

### Community Current Account (Monthly)

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

## Closed to sale – Current Accounts

Interest rates from 1 September 2018 (unless otherwise specified)

### Community Current Account Issue 2 (Monthly)

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

### Small Business Current Account

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

### Treasurer's Current Account

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

### Business Builder (Monthly)

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

### Business Client Current Account

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

### Business Current Account (£7.50, £12.50, £20, £40 fixed monthly fees) opened before 1 January 2013

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.10%	0.10%

### Business Everyday Current Account

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.00%	0.00%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### Notice Deposit Accounts

#### 31 Day Notice

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.65%	0.65%

#### 31 Day Notice LA

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.55%	0.55%

#### 60 Day Notice

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.75%	0.75%

#### 60 Day Notice LA

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.60%	0.60%

#### 95 Day Notice

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.85%	0.85%

#### 95 Day Notice LA

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.65%	0.65%

#### 120 Day Notice

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.95%	0.95%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### 180 Day Notice

Balance	Margin	Gross rate	AER
£0 and over	Variable	1.00%	1.00%

### 365 Day Notice

Balance	Margin	Gross rate	AER
£0 and over	Variable	1.15%	1.16%

## Instant Access Deposit Accounts

### Instant Reserve

Balance	Margin	Gross rate	AER
£0 – £49,999	Variable	0.05%	0.05%
£50,000 and over	Base Rate – 0.25%	0.50%	0.50%

### Base Rate Beater

Balance	Margin	Gross rate	AER
£0 and over	Base Rate + 0.10%	0.85%	0.85%

### Business Centre Base Rate Beater

Balance	Margin	Gross rate	AER
£0 – £199,999	Base + 0.05%	0.80%	0.80%
£200,000 and over	Base + 0.15%	0.90%	0.90%

### Business Instant Access 2 Direct

Balance	Margin	Gross rate	AER
£0 – £49,999	Base – 0.75%	0.05%	0.05%
£50,000 and over	Base – 0.50%	0.25%	0.25%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### Business Reserve Large

Balance	Margin	Gross rate	AER
£0 – £9,999	Variable	0.05%	0.05%
£10,000 – £49,999	Base – 2.00%	0.05%	0.05%
£50,000 – £99,999	Base – 0.50%	0.25%	0.25%
£100,000 – £199,999	Base – 0.40%	0.35%	0.35%
£200,000 and over	Base – 0.30%	0.45%	0.45%

### Business Reserve Small

Balance	Margin	Gross rate	AER
£0 – £3,999	Variable	0.05%	0.05%
£4,000 – £49,999	Base – 2.00%	0.05%	0.05%
£50,000 – £99,999	Base – 0.50%	0.25%	0.25%
£100,000 – £199,999	Base – 0.40%	0.35%	0.35%
£200,000 and over	Base – 0.30%	0.45%	0.45%

### Corporate Instant Access Deposit (M) Issue 1

Balance	Margin	Gross rate	AER
£0 and over	Base Rate + 0.10%	0.85%	0.85%

### Corporate Instant Access Deposit (A) Issue 1

Balance	Margin	Gross rate	AER
£0 and over	Base Rate + 0.30%	1.05%	1.06%

### Corporate Instant Access Deposit (M) Issue 3

Balance	Margin	Gross rate	AER
£0 and over	Base Rate + 0.20%	0.95%	0.95%

### Corporate Instant Access Deposit (M) Issue 5

Balance	Margin	Gross rate	AER
£0 and over	Base Rate + 0.30%	1.05%	1.06%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### Business Reserve (M) (Launched Oct-2012)

Balance	Margin	Gross rate	AER
£0 and over	Base Rate – 0.10%	0.65%	0.65%

### Business Reserve (M) Issue 4

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.40%	0.40%

### Business Reserve Professionals

Balance	Margin	Gross rate	AER
£0 and over	Variable	0.75%	0.75%

### Client Designated 2

Balance	Margin	Gross rate	AER
£0 and over	Base – 0.10%	0.65%	0.65%

### Commercial Instant Reserve Single Rate

Balance	Margin	Gross rate	AER
£0 – £1,999	Variable	0.05%	0.05%
£2,000 – £4,999	Base – 3.50%	0.05%	0.05%
£5,000 – £49,999	Base – 1.00%	0.05%	0.05%
£50,000 and over	Base – 0.45%	0.30%	0.30%

### Community Instant Reserve 3

Balance	Margin	Gross rate	AER
£0 – £1,999	Variable	0.05%	0.05%
£2,000 – £4,999	Base – 3.50%	0.05%	0.05%
£5,000 – £49,999	Base – 1.05%	0.05%	0.05%
£50,000 and over	Base – 0.35%	0.40%	0.40%

## Closed to sale – Deposit Accounts

### Interest rates from 1 September 2018

#### Direct Saver

Balance	Margin	Gross rate	AER
£0 – £9,999	Base – 0.25%	0.50%	0.50%
£10,000 and over	Base + 0.50%	1.25%	1.26%

#### Instant Reserve Issue 2

Balance	Margin	Gross rate	AER
£0 and over	Base – 0.40%	0.35%	0.35%

#### Instant Reserve – Issue 3

Balance	Margin	Gross rate	AER
£0 – £49,999	Variable	0.05%	0.05%
£50,000 and over	Base – 0.20%	0.55%	0.55%

#### Instant Reserve Issue 4

Balance	Margin	Gross rate	AER
£0 – £49,999	Variable	0.05%	0.05%
£50,000 – £249,999	Base – 0.20%	0.55%	0.55%
£250,000 and over	Base + 0.10%	0.85%	0.85%

#### Instant Savings Issue 2

Balance	Margin	Gross rate	AER
£0 – £49,999	Variable	0.05%	0.05%
£50,000 – £199,999	Base – 0.20%	0.55%	0.55%
£200,000 and over	Base + 0.05%	0.80%	0.80%

#### Instant Savings

Balance	Margin	Gross rate	AER
£0 – £19,999	Base – 2.00%	0.05%	0.05%
£20,000 and over	Base + 0.50%	1.25%	1.26%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### UKCB Instant Access Deposit Account 8 (BUS RESERVE)

Balance	Margin	Gross rate	AER
£0 and over	Base + 0.10%	0.85%	0.85%

## Corporate Bonus Accounts

### Corporate Bonus (Launched Feb-2010)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus (Launched Jul-2011)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus (Launched Oct-2012)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.50%	0.50%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.75%	0.75%



## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### Corporate Bonus Issue 2 (Launched Aug-2011)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus Issue 2 (Launched Sept-2012)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.55%	0.55%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.60%	0.60%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	1.15%	1.16%

### Corporate Bonus Issue 3 (Launched Oct-2012)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus Issue 3 (Launched Feb-2013)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.55%	0.55%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.45%	0.45%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	1.00%	1.00%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### Corporate Bonus Issue 4 (M) Launched Oct-2012

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus Issue 4 (M) Launched Apr-2013

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus Issue 6 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus Issue 7 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

## Closed to sale – Deposit Accounts

Interest rates from 1 September 2018

### Corporate Bonus Issue 8 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.25%	0.25%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.50%	0.50%

### Corporate Bonus Issue 9 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.65%	0.65%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.90%	0.90%

### Corporate Bonus Issue 10 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

### Corporate Bonus Issue 11 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

## Closed to sale – Deposit Accounts

### Interest rates from 1 September 2018

#### Corporate Bonus Issue 12 (M)

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.50%	0.50%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.75%	0.75%

#### Corporate Bonus (M) With Current Account

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

#### Corporate Bonus (M) With Current Account Issue 2

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

#### Corporate Bonus (M) With Current Account Issue 3

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

## Closed to sale – Deposit Accounts

### Interest rates from 1 September 2018

#### Corporate Bonus (M) With Current Account Issue 4

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%

#### Corporate Bonus (M) With Current Account Issue 5

Balance	Margin	Gross rate	AER
Rate in any month if a withdrawal has been made			
£0 and over	Variable	0.25%	0.25%
Additional bonus rate if no withdrawals have been made in any month			
£0 and over	Variable	0.30%	0.30%
Maximum potential rate if no withdrawals have been made in any month			
£0 and over	Variable	0.55%	0.55%