Savings interest rates for accounts no longer available

Rates correct as at 17 July 2026

All savings rates are variable and paid yearly, unless otherwise stated.

Contents

Is my account a Payment or Non-Payment account?

Santander savings account classifications

Our accounts are categorised into two types: 'Payment Accounts' and 'Non-Payment Accounts'.

Generally an account will be a Payment Account unless it has some form of restriction on how money can be paid in or out of that account.

Examples of Payment Accounts include ordinary current accounts and instant access savings accounts where money can be paid in and out with minimal restrictions.

Examples of Non-Payment Accounts include fixed term bonds; or accounts where you are charged a fee or lose interest payable if you make a withdrawal; or an ISA where there are limits as to how much can be saved each year.

Our accounts and their respective categorisation are listed below.

Accounts

Payment Accounts	Non-Payment Accounts
Easy Access Saver	Regular Saver
Everyday Saver	Fixed Term accounts
First HomeSaver Special Issue 1	ISAs
Flexible Saver for Kids	Retirement Investment Account (ANRIA)
Rate for Life	Santander Shareholder Account
Instant Saver	Santander Shareholder Default Account
	Premium Investments deposit accounts
	Limited Access Saver

What is my rate? (in alphabetical order)

Tax-free accounts (Cash ISAs)

	Tax free/AER
1I2I3 Help to Buy: ISA (Issues 1, 2 and 3)	
£1+	2.10%
1I2I3 Junior ISA (Issue 1)	
£1+	2.70%
Easy ISA	
£1+	0.90%
Easy Access ISA (Issue 21)	
£1+	1.30%
Easy Access ISA (Issue 22)	
£1+	1.20%
Easy Access ISA (Issue 23)	
£1+	1.20%
Easy Access ISA (Issue 24)	
£1+	1.20%
Easy Access ISA (Issue 25)	
£1+	1.20%
Good for Life ISA	
£1+	3.75%
Help to Buy: ISA (Issues 1, 2 and 3)	
£1+	2.10%
ISA Saver	
£1+	0.90%
ISA Saver (Issue 2)	
£1+	0.90%
Junior ISA (Issue 1)	
£1+	2.70%

Instant access savings

	Gross/AER
Easy Access Saver Limited Edition (Issue 1)	
£1 to £250,000	4.05%
Easy Access Saver Limited Edition (Issue 2)	
£1+ to £250,000	2.00%
Easy Access Saver Limited Edition (Issue 3)	
£1+ to £250,000	3.00%
Easy Access Saver (Issue 25)	
£1+	1.30%
Easy Access Saver (Issue 26)	
£1+	1.20%
Easy Access Saver (Issue 27)	
£1+	1.20%
Easy Access Saver (Issue 28)	
£1+	1.20%
Easy Access Saver (Issue 29)	
£1+	1.20%
Easy Access Saver (Issue 30)	
£1+	2.00%
First HomeSaver Special Issue 1	
£1+	2.10%

	Gross/AER
Instant Saver	
£1+	0.90%
Rate for Life	
£1,000+	4.00%
0.90% gross p.a./AER paid on balances below minimum account opening balance of £1,000.	
Regular Saver (Issue 18)	
£1+	5.00%
Regular Saver (Issue 19)	
£1+	5.00%
Regular Saver (Issue 20)	
£1+	5.00%
Regular Saver (Issue 21)	
£1+	5.00%
Everyday Saver	
£1+	0.90%
Everyday Saver (Issue 2)	
£1+	0.90%
Everyday Saver (Issue 3)	
£1+	0.90%
Limited Access Saver (Issue 1)	
£1+	3.00% AER / 2.96% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 2)	
£1+	1.80% AER / 1.79% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 3)	
£1+	1.80% AER / 1.79% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 4)	
£1+	1.80% AER / 1.79% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 5)	
£1+	1.80% AER / 1.79% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 6)	
£1+	1.80% AER / 1.79% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 7)	
£1+	1.80% AER / 1.79 Gross (variable) 1.00% AER / 1.00% Gross (variable) in calendar months with 3 or more withdrawals
Limited Access Saver (Issue 8)	
£1+	2.50% AER / 2.47% Gross (variable) 1.00% AER/Gross (variable) in calendar months with 3 or more withdrawals

	Gross/AER
Santander Edge Saver (Issue 1)	
£1+	7.00% AER / 6.78% Gross (variable) interest on balances up to £4,000 (includes 3.50% AER / 3.45% Gross (variable) bonus rate for the first 12 months from opening)
Santander Edge Saver (Issues 2 and 3)	
£1+	6.00% AER / 5.84% Gross (variable) interest on balances up to £4,000 (includes 2.50% AER / 2.47% Gross (variable) bonus rate for the first 12 months from opening)
Santander Edge Saver (Issue 4)	
£1+	6.00% AER / 5.84% Gross (variable) interest on balances up to £4,000 (includes 2.50% AER / 2.47% Gross (variable) bonus rate for the first 12 months from opening)
Bond Maturity Account	
£1+	0.90%

Reward savings

	Gross/AER
Santander Shareholder Account	
£1+	0.01%

Savings for children

	Gross/AER
Flexible Saver for Kids	
£1+	1.70%

Investment account

	Gross/AER
Abbey National Retirement Investment Account (ANRIA)	
£1+	3.50%

Premium Investments deposit accounts

	Tax Free/AER
Cash ISA (previously TOISA)	
£1+	0.90%
	Gross per month (variable)
Fast Access and SIPP Fast Access Account	
£1+	0.90%
	Gross/AER
Special Reserve Account	
£1+	0.90%

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For the maximum balance of your account please refer to the product specific terms and conditions.

Variable – a variable interest rate means the interest rate can vary; moving both up and down over time. Any movement in the interest rate will normally be due to either:

– a change in the official Bank of England base rate; and/or

– the bank (e.g. Santander) altering the rate.

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the interest rate we pay where no income tax has been taken off. The tax free rate is the rate of interest payable where interest is exempt from income tax. Rates may change and we pay interest each month or year.

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