Savings accounts interest rates

Effective from 3 November 2026

Please see our savings brochure for information on how these accounts work, where you can open them and how you can manage them. Please ask a member of staff for details of interest rates for accounts no longer available. Unless stated otherwise, interest is paid annually and there is no opening deposit. All of our savings accounts are subject to availability and can be withdrawn from sale at any time.

Tax-free accounts

	Easy Access ISA (Issue 27)
AER/Tax-free (variable) for 12 months	2.00%

Easy Access ISA

- Minimum opening deposit of £500 applies.
- Your statements will be issued annually in March.
- The term of the account is 12 months. On maturity, we'll transfer your account to an ISA Saver. We'll contact you with more details, together with your new interest rate, closer to your maturity date.

	Junior ISA (Issue 2)
AER/Tax-free (variable)	2.70%

Junior ISA:

- To open the account you must have parental responsibility for any eligible child under the age of 18 (or the child themselves may open the account if they are aged 16 or 17).
- No withdrawals or closures until the account matures on the child's 18th birthday. At maturity on the child's 18th birthday, we'll transfer the Junior ISA to an ISA Saver. We'll contact the registered contact around 90 days before maturity and/or the child around 14 days before maturity with more details, together with the new interest rate.
- A child cannot hold a Child Trust Fund and a Junior ISA of any type at the same time. If your child holds a Child Trust Fund, it must be transferred as part of the application for a Santander cash Junior ISA.

	1 Year Fixed Rate ISA matures on 01/12/2027	2 Year Fixed Rate ISA matures on 01/12/2028
AER/Tax-free (fixed)	4.50%	4.80%
	3 Year Fixed Rate ISA matures on 01/12/2029	5 Year Fixed Rate ISA matures on 01/12/2031
AER/Tax-free (fixed)	4.80%	4.80%

Fixed Rate ISAs

- Minimum opening deposit of £500. On early closure, a penalty equivalent to 120 days' interest applies. No partial withdrawals are allowed.
- AER tax free based on funds deposited by 1 December 2026. If you pay money in before or after this date, you may earn more or less interest than this.
- You can choose your maturity options up to 28 days before the account matures. If we don't hear from you, we'll transfer your account to an ISA Saver. We'll contact you with more details on your options, together with the new interest rate, closer to your maturity date.

	Inheritance ISA
AER/Tax free (variable)	2.45%

Inheritance ISA:

- You must be a spouse or civil partner of an Individual Savings Accounts (ISA) saver who died on or after 3 December 2014.
- You must have been living with the deceased at the time of their death, not separated under an order of a court or a deed of separation or not separated in circumstances where the separation was likely to become permanent.
- This account offers the ability to use your Additional Permitted Subscriptions allowance with Santander. The account is opened solely to receive additional permitted subscriptions (APS). Once funded, transfers to other ISAs are allowed.

Instant access accounts

	Santander Edge saver (Issue 5)	
Tier	Interest rate without bonus rate	Interest rate with 2.50% AER / 2.47% gross (variable) bonus rate for the first 12 months from opening
£1 to £4,000	3.50% AER/3.45% gross (variable)	6.00% AER/5.84% gross (variable)
£4,000 +	No interest paid	

Santander Edge saver (Issue 5):

- To open the account you need to have a Santander Edge Explorer or Santander Edge current account and be signed up to Online or Mobile Banking.
- You can have a maximum of three Edge Saver accounts in total – one linked to each Edge current account you hold (whether sole or joint) and one linked to your Edge Explorer current account.
- If you no longer own either a Santander Edge Explorer or Santander Edge current account, we reserve the right to change your account to an Everyday Saver. We'll let you know around 60 days in advance before we make this change.

Account name	Easy Access Saver (Issue 31)
AER/gross p.a. (variable) for 12 months	2.00% AER/1.98% gross (variable)

Easy Access Saver:

- Your statements will be issued annually in April.
- The term of the account is 12 months. On maturity, we'll transfer your account to an Everyday Saver. We'll contact you with more details, together with your new interest rate, closer to your maturity date.

Account name	Limited Access Saver (Issue 9)	
	In calendar months with 2 or fewer withdrawals	In calendar months with 3 or more withdrawals
AER/gross p.a. (variable)	3.00% AER/2.96% gross (variable)	1.00% AER/1.00% gross (variable)

Limited Access Saver:

- We pay interest into your account each month. We'll do this on the 1st of every month.
- Your interest rate will go down to the lower rate for the entirety of that month. The interest rate returns to 3.00% AER/2.96% gross (variable) on the 1st of every month. We work out the interest we'll pay on your account each day.

Account name	Regular Saver	
	Interest rate without bonus rate	Interest rate with 5.00% AER/gross (variable) bonus rate for the first 12 months
AER/gross p.a (variable)	3.00% AER/gross (variable)	8.00% AER/gross (variable)

Regular Saver:

- You can have this account if you have a Santander current account (but not 1|2|3 mini current account held in trust).
- Your statements will be issued once every 12 months and will be available to view in Online Banking.
- Pay in up to £200 every month from a Santander current account.
- If you pay in £200 per month for the full 12 months and make no withdrawals, you'll get back what you paid in plus up to £104 in interest, depending on your regular transfer date.
- If you don't fund the account from your Santander current account or if you deposit more than £200 in any month, Santander reserve the right to change your account into an Everyday Saver.

Account name	First Home Saver (Issue 1)	
	Interest in calendar months with 2 or less withdrawals	Interest in calendar months with 3 or more withdrawals
AER/gross p.a. (variable)	4.00% AER / 3.93% gross	1.00% AER/gross

First Home Saver:

- If you drop down to the lower interest rate, then this will be the case for the rest of that calendar month. You'll switch back to the higher rate on the first day of the next calendar month.
- We work out the interest we'll pay you each day. But the interest is paid in one go each month.
- You can have this account if you're saving to buy your first home and haven't owned a residential property before.

Fixed term savers

	1 Year Fixed Term Saver matures 01/12/2027	
Interest Paid	if paid annually	if paid monthly
Interest Rate	4.50% AER / gross (fixed)	4.50% AER / 4.41% gross (fixed)

	2 Year Fixed Term Saver matures 01/12/2028	
Interest Paid	if paid annually	if paid monthly
Interest Rate	4.75% AER / gross (fixed)	4.75% AER / 4.65% gross (fixed)

	3 Year Fixed Term Saver matures 01/12/2029	
Interest Paid	if paid annually	if paid monthly
Interest Rate	4.75% AER / gross (fixed)	4.75% AER / 4.65% gross (fixed)

Fixed Term Savers:

- The above monthly interest rates are based on interest paid back into your Fixed Term Saver, as you'll earn interest on your interest. If you choose for your interest to be paid to an account which is not your Fixed Term Saver, your money will earn the gross rate. This rate is lower than the AER.
- Minimum opening deposit of £500 applies.
- Additional deposits, withdrawals or closure are not permitted during the fixed term period.
- Interest can be paid monthly or yearly, and we can pay interest into your Fixed Term Saver or any other account with us or another bank. Once you've chosen, you can't change your mind. AER is based on funds deposited by 1 December 2026. If you pay money in before or after this date, you may earn more or less interest than this.
- You can choose what you want to do with the money in your Fixed Term Saver up to 28 days before the term ends. We'll give you more info about your options closer to the time. If you don't tell us what you want to do, we'll transfer your money into an Everyday Saver with us.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit **santander.co.uk/alternativeformats**. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at **santander.co.uk** by searching 'accessibility'.

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. p.a. stands for per annum.

Please see the Santander Savings Key Facts Documents for Specific Terms and Conditions which apply to these products. In addition, Savings Account General Terms and Conditions apply to all accounts and are available on request. All savings accounts earn interest up to a £2 million maximum balance, unless otherwise stated. To help prevent fraud and protect our customers please note Santander only accepts cheques for the credit of personal accounts when they are made payable to the account holder. When opening your account please ensure your cheque is made payable to you and not 'Santander'.

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