

Savings interest rates for accounts no longer available

Rates correct as at 16 April 2019

All savings rates are variable and paid yearly, unless otherwise stated.
The Bank of England base rate is currently 0.75% as at 2 October 2018.

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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
Charity Investment Account	Regular eSaver
eSaver	Fixed Term accounts
Everyday Saver	ISAs
First HomeSaver Special Issue 1	Retirement Investment Account (ANRIA)
Flexible Saver for Kids	Santander Shareholder Account
Rate for Life	Santander Shareholder Default Account
Instant Saver	Premium Investments deposit accounts

What is my rate? (in alphabetical order)

Tax-free accounts (Cash ISAs)

	Tax Free/AER
11213 Direct ISA Saver (Issue 12)	
£1+	0.75%
Interest rates quoted are tax free/AER (variable) for 12 months. After 12 months account reverts to ISA Saver.	
Direct ISA Saver (Issue 12)	
£1+	0.55%
Interest rates quoted are tax free/AER (variable) for 12 months. After 12 months account reverts to ISA Saver.	
11213 eISA (Issue 5)	
£1+	1.50%
eISA (Issue 5)	
£1+	1.10%
11213 eISA (Issue 4)	
£1+	0.60%
eISA (Issue 4)	
£1+	0.35%
11213 eISA (Issue 3)	
£1+	0.60%
eISA (Issue 3)	
£1+	0.35%
11213 eISA (Issue 2)	
£1+	0.75%
eISA (Issue 2)	
£1+	0.55%
11213 eISA (Issue 1)	
£1+	0.75%
eISA (Issue 1)	
£1+	0.55%
Good for Life ISA	
£1+	0.75%
11213 Help to Buy: ISA (Issue 2)	
£1+	2.75%
Help to Buy: ISA (Issue 2)	
£1+	2.25%
11213 Help to Buy: ISA (Issue 1)	
£1+	4.25%
Help to Buy: ISA (Issue 1)	
£1+	4.25%
ISA Saver	
£10,000+	0.60%
£1+	0.35%

Instant access savings

	Gross/AER
11213 eSaver (Issue 14)	
£1+	0.50%
Interest rates quoted for 12 months, after which account reverts to Everyday Saver.	
eSaver (Issue 14)	
£1+	0.35%
Interest rates quoted for 12 months, after which account reverts to Everyday Saver.	
11213 eSaver (Issue 13)	
£1+	0.50%
Interest rates quoted for 12 months, after which account reverts to Everyday Saver.	
eSaver (Issue 13)	
£1+	0.35%
Interest rates quoted for 12 months, after which account reverts to Everyday Saver.	
11213 eSaver (Issue 12)	
£1+	1.00%
Interest rates quoted for 12 months, after which account reverts to Everyday Saver.	
eSaver (Issue 12)	
£1+	0.70%
Interest rates quoted for 12 months, after which account reverts to Everyday Saver.	
Everyday Saver	
£1+	0.35%
First HomeSaver Special Issue 1	
£1+	1.25%
Instant Saver	
£1+	0.10%
Rate for Life	
£1,000+	1.00%
0.10% gross p.a./AER paid on balances below minimum account opening balance of £1,000.	
11213 Regular eSaver (Issue 6)	
£1+	5.00% (Fixed)
Regular eSaver (Issue 6)	
£1+	3.00% (Fixed)
11213 Regular eSaver (Issue 5)	
£1+	5.00% (Fixed)
Regular eSaver (Issue 5)	
£1+	2.50% (Fixed)
11213 Regular eSaver (Issue 4)	
£1+	5.00% (3.00% up to and including 2 April 2017)
Regular eSaver (Issue 4)	
£1+	2.50%
11213 Regular eSaver (Issue 3)	
£1+	3.00%
Regular eSaver (Issue 3)	
£1+	2.50%
Regular eSaver (Issue 2)	
£1+	3.00%
Regular eSaver (Issue 1)	
£1+	5.00%
Treasurers Instant Saver	
£1+	0.60%

Reward savings

	Gross/AER
Charity Investment Account	
£1+	0.60%
Santander Shareholder Account	
£1+	0.50%

Savings for children

	Gross/AER
Flexible Saver for Kids	
£1+	0.75%

Investment account

	Gross/AER
Abbey National Retirement Investment Account (ANRIA)	
£1+	0.65%

Premium Investments deposit accounts

	Gross rate p.a./AER
Special Reserve Account	
£1+	0.50%
	Gross per month (variable)
Fast Access and SIPP Fast Access Account	
£1+	0.50%
	Tax Free/AER
Cash ISA (previously TOISA)	
£9,000+	0.60%
£10+	0.20%

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 deducted. 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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