

Savings interest rates for accounts no longer available

Rates correct as at 12 January 2022

All savings rates are variable and paid yearly, unless otherwise stated.
The Bank of England base rate is currently 0.25% as at 16 December 2021.

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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 eISA (Issue 11)	
£1+	0.10%
eISA (Issue 11)	
£1+	0.05%
11213 Junior ISA (Issue 1)	
£1+	0.75%
Junior ISA (Issue 1)	
£1+	0.75%
Good for Life ISA	
£1+	0.25%
11213 Help to Buy: ISA (Issues 1, 2 and 3)	
£1+	0.75%
Help to Buy: ISA (Issues 1, 2 and 3)	
£1+	0.75%
ISA Saver	
£1+	0.01%

Instant access savings

	Gross/AER
First HomeSaver Special Issue 1	
£1+	0.60%
Instant Saver	
£1+	0.01%
Rate for Life	
£1,000+	0.50%
0.01% gross p.a./AER paid on balances below minimum account opening balance of £1,000.	
Regular eSaver (Issue 9) for 11213 World and/or Santander Select customers	
£1+	2.00% (Fixed)
eSaver (Issue 17) for 11213 World and/or Santander Select customers	
£1+	0.10%

Reward savings

	Gross/AER
Charity Investment Account	
£1+	0.01%
Santander Shareholder Account	
£1+	0.01%

Savings for children

	Gross/AER
Flexible Saver for Kids	
£1+	0.10%

Investment account

	Gross/AER
Abbey National Retirement Investment Account (ANRIA)	
£1+	0.10% from 11 August 2020, 0.65% before 11 August 2020

Premium Investments deposit accounts

Gross rate p.a./AER	
Special Reserve Account	
£1+	0.01%
Gross per month (variable)	
Fast Access and SIPP Fast Access Account	
£1+	0.10%
Tax Free/AER	
Cash ISA (previously TOISA)	
£9,000+	0.10%
£10+	0.01%

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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