

Savers Rate Changes

Effective 1st February 2026

Open Variable Rate Accounts

Product Description	Current Rate Gross pa/AER	New Rate Gross pa/AER
Chiltern Easy Access	1.50%	1.25%
Chiltern Notice 30	1.80%	1.55%
Chiltern Notice 90	3.10%	2.85%
Gold 195 Days Notice	3.60%	3.35%
Single Access Saver	3.15%	2.90%
Online Single Access Saver	4.01%	3.76%
Triple Access Saver	2.75%	2.50%
Regular Saver	2.65%	2.40%
Next Steps Saver	2.65%	2.40%
Junior Saver	2.00%	1.75%
JS100	2.50%	2.25%
Young Adult Instant Access	2.00%	1.75%
Young Adult 100 Day Notice	2.50%	2.25%
Business Easy Access Tracker Issue 5	-	3.50%
SIPP Instant Access Issue 2	0.75%	0.50%
SIPP 30 Day Notice	0.85%	0.60%
Trust No Notice Issue 2	2.00%	1.75%
Maturity Easy Access	1.50%	1.25%
Maturity Company No Notice	1.60%	1.35%
Bond Maturity Exclusive Tracker	3.50%	3.50%

ISAs

Product Description	Current Rate Tax free pa/AER	New Rate Tax free pa/AER
Junior Cash ISA	1.65%	1.40%
Cash ISA	1.50%	1.25%
Bucks Single Access Cash ISA	4.03%	3.78%
Double Access Cash ISA	3.25%	3.00%
Chiltern Gold Nuggets Cash ISA	2.90%	2.65%
Maturity Easy Access Cash ISA	1.50%	1.25%
Cash ISA Maturity Exclusive Tracker	3.50%	3.25%

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Closed Variable Rate Accounts

Product Description	Current Rate Gross pa/AER	New Rate Gross pa/AER
Regular Saver Locals	3.05%	2.80%
A* Account to Age 16	1.50%	1.25%
Business Saver Take 2 Locals	2.05%	1.80%
Business Saver Take 2 Locals (Issue 2)	2.05%	1.80%
Professional Firms Designated Client Deposit	0.75%	0.50%
SIPP/Trust No Notice	0.75%	0.50%
Trust 45 Day Notice	1.85%	1.60%
Trust Instant Access	1.55%	1.30%
Pay it Forward - Green	1.25%	1.00%
Company No Notice	1.60%	1.35%
Company 120 Day Notice	2.40%	2.15%
Company 30 Day Notice	1.75%	1.50%
Client No Notice	1.45%	1.20%
Business Saver Take 2 Locals (Issue 3)	2.05%	1.80%
Business Saver Take 2 Out of Area	1.80%	1.55%
Business Saver Base Rate Tracker	2.55%	2.55%
Business Saver Base Rate Tracker Issue 2	3.10%	3.10%
Business Saver Base Rate Tracker Issue 3	3.60%	3.60%
Business Saver Base Rate Tracker Issue 4	3.55%	3.55%

Closed ISAs

Product Description	Current Rate Tax free pa/AER	New Rate Tax free pa/AER
30 Day Cash ISA	1.80%	1.55%
180 Day Cash ISA	2.55%	2.30%
Help To Buy ISA	0.95%	0.70%

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, and has been rounded to 2 decimal places. Gross interest is the rate payable to you without the deduction of tax at the rate specified by law. We will not take tax off the interest you earn. It is your responsibility to declare any interest you earn directly with HMRC. The receipt of interest gross by a company will not prevent that interest from being liable to corporate tax. Variable interest rates may be subject to change

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