

Savings Rates

Current rates for accounts open to new and existing customers.

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Access Cash ISA

Accounts opened between	Balance	Annual Tax Free/AER	Qualifying criteria
01/12/17 – current	£1+	0.35%	N/A
12/09/17 – 30/11/17	£1+	0.35%	N/A
	£1+ Rate 1	0.50%	You hold a Bank of Scotland personal current account with Vantage.
21/04/17 – 11/09/17	£1+	0.35%	N/A
21/03/17 – 20/04/17	£1+	0.35%	N/A
	£1+ Rate 1	0.50%	You have held at least £100,000 across your savings and personal current accounts for the whole of the last 3 months.
07/03/17 – 20/03/17	£1+	0.35%	N/A
04/03/17 – 06/03/17	£1+	0.35%	N/A
	£1+ Rate 1	0.40%	You have held at least £100,000 across your savings and personal current accounts for the whole of the last 3 months.
28/02/17 – 03/03/17	£1+	0.35%	N/A
	£1+ Rate 1	0.40%	You have held at least £100,000 across your savings and personal current accounts for the whole of the last 3 months.
08/12/15 – 27/02/17	£1+	0.35%	N/A

Access Saver

Accounts opened between	Balance	Annual Gross/AER	Qualifying criteria
06/02/18 – current	£1+	0.20%	N/A
12/09/17 – 05/02/18	£1+	0.20%	N/A
	£1+ Rate 1	0.35%	You hold a Bank of Scotland personal current account with Vantage.
01/08/17 – 11/09/17	£1+	0.25%	N/A
18/07/17 – 31/07/17	£1+	0.25%	N/A
	£1+ Rate 1	0.30%	You hold a Bank of Scotland personal current account with Vantage.
01/12/16 – 17/07/17	£1+	0.25%	N/A
03/09/16 – 30/11/16	£1+	0.25%	N/A
	£1+ Rate 1	0.35%	You have a Fixed Term savings account with us excluding Monthly Saver and ISAs.

Fixed Cash ISA – 2 Year

Accounts opened between	Balance	Annual Tax Free/AER	Monthly Tax Free	AER
12/09/17 – current	£1+	0.50%	0.50%	0.50%
18/07/17 – 11/09/17	£1+	0.60%	0.60%	0.60%
21/03/17 – 17/07/17	£1+	0.55%	0.55%	0.55%
12/07/16 – 20/03/17	£1+	Unavailable		
08/12/15 – 11/07/16	£1+	1.10%	1.09%	1.10%
27/10/15 – 07/12/15	£1+	1.25%	1.24%	1.25%

Fixed Rate Bond – 1 Year

Accounts opened between	Balance	Annual Gross/AER	Monthly Gross	AER
12/09/17 – current	£1+	0.40%	0.40%	0.40%

Help to Buy: ISA

Accounts opened between	Balance	Annual Tax Free/AER
01/12/15 – current	£1+	1.50%

Junior Cash ISA

Accounts opened between	Balance	Annual Tax Free/AER
06/02/12 – current	£1+	2.50%

Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
01/12/17 – current	£1+	2.50%
26/11/13 – 30/11/17	£1+	2.00%

Young Saver

Accounts opened between	Balance	Quarterly	
		Gross	AER
23/08/16 – current	£20,000+	0.25%	0.25%
	Under £20,000	1.99%	2.00%
21/04/13 – 22/08/16	£20,001+	0.25%	0.25%
	Under £20,001	1.99%	2.00%

AER

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross

Gross rate means we will not deduct tax automatically from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax Free

Tax Free is the contractual rate of interest payable where interest is exempt from income tax.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio CD.

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Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Rates correct as of 06 February 2018.

1-4510189-10 (06/02/18)

