## Notice of increase in savings interest rates

## Current savings accounts - New rates effective from 1 February 2023

Product Name	Band	Previous gross %	Change %	New gross rate %	New gross AER %
Access 90	£50,000+	2.75%	0.35%	3.10%	3.10%
	£25,000+	2.55%	0.35%	2.90%	2.90%
	£10,000+	2.45%	0.35%	2.80%	2.80%
	£1,000+	2.00%	0.35%	2.35%	2.35%
<b>Business Saver</b>	£250,000+	1.90%	0.10%	2.00%	2.00%
(7 day notice)	£100,000+	1.90%	0.10%	2.00%	2.00%
	£50,000+	1.90%	0.10%	2.00%	2.00%
	£25,000+	1.90%	0.10%	2.00%	2.00%
	£500+	1.90%	0.10%	2.00%	2.00%
Cash Junior ISA	£50+	3.25%	0.25%	3.50%	3.50%
Charity Account	£1+	2.30%	0.35%	2.65%	2.65%
Charity Account donation	£1+	0.70%	No change	No change	No change
Easy Access Cash ISA	£50+	2.50%	0.35%	2.85%	2.85%
Existing Member Account	£1+	3.00%	0.35%	3.35%	3.35%
Home Saver	£10+	2.65%	0.35%	3.00%	3.00%
Instant Premium	£25,000+	2.20%	0.30%	2.50%	2.50%
	£50+	2.00%	0.30%	2.30%	2.30%
Notice Cash ISA	£25,000+	2.70%	0.35%	3.05%	3.05%
	£5,000+	2.50%	0.35%	2.85%	2.85%
	£50+	2.30%	0.35%	2.65%	2.65%
Senior Saver	£500+	2.55%	0.35%	2.90%	2.94%
Solicitor Deposit	£100,000+	1.50%	0.10%	1.60%	1.60%
	£50,000+	1.50%	0.10%	1.60%	1.60%
	£50,000+	1.50%	0.10%	1.60%	1.60%
	£25,000+	1.50%	0.10%	1.60%	1.60%
	£500+	1.50%	0.10%	1.60%	1.60%
Treasure Plus	£50,000+	2.65%	0.35%	3.00%	3.00%
	£25,000+	2.40%	0.35%	2.75%	2.75%
	£10,000+	2.10%	0.35%	2.45%	2.45%
	£1,000+	2.00%	0.35%	2.35%	2.35%
Welcome to Newbury	£50+	2.80%	0.35%	3.15%	3.15%
Young Saver (inc. JNBS)	£1+	2.75%	0.35%	3.10%	3.10%

Additional terms and conditions apply to each account, please contact your local branch for details or visit www.newbury.co.uk.

#### **Important Information**

- 1. If the balance of the account falls below the minimum, a variable rate of 1.20% gross/AER will be paid. The minimum balance for the account is determined by the lowest band.
- 2. The 'gross' interest rate quoted is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
- 3. AER stands for 'Annual Equivalent Rate'. The AER illustrates what the interest rate would be if the interest was paid and compounded once a year.





# Notice of increase in savings interest rates

### **Discontinued savings accounts\*** – New rates effective from 1 February 2023

\* These accounts are not available to anyone looking to open a new savings account but can still be operated by existing account holders, subject to terms and conditions.

Product Name	Band	Previous gross %	Change %	New gross rate %	New gross AER %
90 Day Cash ISA	£40,000+	2.90%	0.35%	3.25%	3.25%
	£30,000+	2.75%	0.35%	3.10%	3.10%
	£20,000+	2.50%	0.35%	2.85%	2.85%
Access 35	£50+	2.30%	0.35%	2.65%	2.65%
Access 180	£75,000+	2.85%	0.35%	3.20%	3.20%
	£50,000+	2.75%	0.35%	3.10%	3.10%
	£25,000+	2.50%	0.35%	2.85%	2.85%
Barry Bear	£1+	3.00%	0.35%	3.35%	3.35%
Company Deposit	£250,000+	1.80%	0.10%	1.90%	1.90%
	£100,000+	1.80%	0.10%	1.90%	1.90%
	£50,000+	1.80%	0.10%	1.90%	1.90%
	£25,000+	1.80%	0.10%	1.90%	1.90%
	£500+	1.80%	0.10%	1.90%	1.90%
Company Deposit	£250,000+	1.90%	0.10%	2.00%	2.00%
(7 day notice)	£100,000+	1.90%	0.10%	2.00%	2.00%
(inc. Company Saver)	£50,000+	1.90%	0.10%	2.00%	2.00%
	£25,000+	1.90%	0.10%	2.00%	2.00%
	£500+	1.90%	0.10%	2.00%	2.00%
Jubilee Saver	£1+	2.50%	0.35%	2.85%	2.85%
Member Cash ISA	£50+	2.60%	0.35%	2.95%	2.95%
Monthly Income	£25,000+	2.40%	0.35%	2.75%	2.78%
	£10,000+	2.20%	0.35%	2.55%	2.58%
	£2,500+	2.00%	0.35%	2.35%	2.38%
Privilege Account	£1+	3.00%	0.35%	3.35%	3.35%
Senior Monthly Cash ISA	£50+	2.60%	0.35%	2.95%	2.99%
Square Deal Cash ISA	£50+	3.00%	0.50%	3.50%	3.50%
Trust Deposit	£250,000+	1.50%	0.10%	1.60%	1.60%
	£100,000+	1.50%	0.10%	1.60%	1.60%
	£50,000+	1.50%	0.10%	1.60%	1.60%
	£25,000+	1.50%	0.10%	1.60%	1.60%
	£500+	1.50%	0.10%	1.60%	1.60%
Winchester Saver	£500+	2.50%	0.35%	2.85%	2.85%

Additional terms and conditions apply to each account, please contact your local branch for details or visit www.newbury.co.uk.

### **Important Information**

- 1. If the balance of the account falls below the minimum, a variable rate of 1.20% gross/AER will be paid. The minimum balance for the account is determined by the lowest band.
- 2. The 'gross' interest rate quoted is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
- 3. AER stands for 'Annual Equivalent Rate'. The AER illustrates what the interest rate would be if the interest was paid and compounded once a year.



