## Notice of increase in savings interest rates

Current savings accounts – New rates effective from 11 October 2022

Product Name	Band	Previous gross	Change %	New gross rate	New gross AER
		%		%	%
Access 90	£50,000+	1.55%	0.45%	2.00%	2.00%
	£25,000+	1.35%	0.45%	1.80%	1.80%
	£10,000+	1.25%	0.45%	1.70%	1.70%
	£1,000+	1.10%	0.45%	1.55%	1.55%
<b>Business Saver</b>	£250,000+	1.00%	0.40%	1.40%	1.40%
(7 day notice)	£100,000+	1.00%	0.40%	1.40%	1.40%
	£50,000+	1.00%	0.40%	1.40%	1.40%
	£25,000+	1.00%	0.40%	1.40%	1.40%
	£500+	1.00%	0.40%	1.40%	1.40%
Cash Junior ISA	£50+	2.30%	0.40%	2.70%	2.70%
Charity Account	£1+	1.15%	0.50%	1.65%	1.65%
Charity Account donation	£1+	0.60%	0.00%	0.60%	0.60%
Easy Access Cash ISA	£50+	1.25%	0.50%	1.75%	1.75%
Existing Member Account	£1+	1.85%	0.45%	2.30%	2.30%
Home Saver	£10+	1.50%	0.40%	1.90%	1.90%
Instant Premium	£25,000+	1.10%	0.50%	1.60%	1.60%
	£50+	1.00%	0.40%	1.40%	1.40%
Notice Cash ISA	£25,000+	1.50%	0.45%	1.95%	1.95%
(Available to open from 11 October	£5,000+	1.30%	0.45%	1.75%	1.75%
2022)	£50+	1.10%	0.45%	1.55%	1.55%
Senior Saver	£500+	1.35%	0.45%	1.80%	1.81%
Solicitor Deposit	£250,000+	0.90%	0.30%	1.20%	1.20%
	£100,000+	0.90%	0.30%	1.20%	1.20%
	£50,000+	0.90%	0.30%	1.20%	1.20%
	£25,000+	0.90%	0.30%	1.20%	1.20%
	£500+	0.90%	0.30%	1.20%	1.20%
Treasure Plus	£50,000+	1.45%	0.45%	1.90%	1.90%
	£25,000+	1.20%	0.45%	1.65%	1.65%
	£10,000+	1.10%	0.45%	1.55%	1.55%
	£1,000+	1.05%	0.45%	1.50%	1.50%
Welcome to Newbury	£50+	1.65%	0.45%	2.10%	2.10%
Young Saver (inc. JNBS)	£1+	1.75%	0.40%	2.15%	2.15%

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 11 October 2022

\* 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+	1.75%	0.45%	2.20%	2.20%
	£30,000+	1.60%	0.45%	2.05%	2.05%
	£20,000+	1.50%	0.45%	1.95%	1.95%
Access 35	£50+	1.15%	0.50%	1.65%	1.65%
Access 180	£75,000+	1.70%	0.45%	2.15%	2.15%
	£50,000+	1.60%	0.45%	2.05%	2.05%
	£25,000+	1.50%	0.45%	1.95%	1.95%
Barry Bear	£1+	2.35%	0.35%	2.70%	2.70%
Company Deposit	£250,000+	0.90%	0.40%	1.30%	1.30%
	£100,000+	0.90%	0.40%	1.30%	1.30%
	£50,000+	0.90%	0.40%	1.30%	1.30%
	£25,000+	0.90%	0.40%	1.30%	1.30%
	£500+	0.90%	0.40%	1.30%	1.30%
Company Deposit	£250,000+	1.00%	0.40%	1.40%	1.40%
(7 day notice)	£100,000+	1.00%	0.40%	1.40%	1.40%
(inc. Company Saver)	£50,000+	1.00%	0.40%	1.40%	1.40%
	£25,000+	1.00%	0.40%	1.40%	1.40%
	£500+	1.00%	0.40%	1.40%	1.40%
Jubilee Saver	£1+	1.50%	0.40%	1.90%	1.90%
Member Cash ISA	£50+	1.50%	0.45%	1.95%	1.95%
Monthly Income	£25,000+	1.30%	0.45%	1.75%	1.76%
	£10,000+	1.20%	0.45%	1.65%	1.66%
	£2,500+	1.10%	0.40%	1.50%	1.51%
Privilege Account	£1+	2.00%	0.40%	2.40%	2.40%
Senior Monthly Cash ISA	£50+	1.40%	0.45%	1.85%	1.87%
Square Deal Cash ISA	£50+	1.75%	0.50%	2.25%	2.25%
Trust Deposit	£250,000+	0.90%	0.30%	1.20%	1.20%
	£100,000+	0.90%	0.30%	1.20%	1.20%
	£50,000+	0.90%	0.30%	1.20%	1.20%
	£25,000+	0.90%	0.30%	1.20%	1.20%
	£500+	0.90%	0.30%	1.20%	1.20%
Winchester Saver	£500+	1.50%	0.45%	1.95%	1.95%

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.



