



New savings rates 1st December 2017

Savings accounts you can open

Product	Interest Frequency	Today's rates			New Rates 1 December 17		
		Tiers	Gross p.a.	AER	Tiers	Gross p.a.	AER
Everyday Saver	Monthly	£1+	0.05%	0.05%	£1+	0.20%	0.20%
		£50k+			£50k+	0.25%	0.25%
Children's Instant Saver Issue 1	Monthly	£1+	1.50%	1.51%	£1+	1.75%	1.76%
Barclayplus	Quarterly	£1+	0.25%	0.25%	£1+	0.50%	0.50%
		£1k+	0.75%	0.75%	£1k+	1.00%	1.00%

ISA accounts you can open

Product	Interest Frequency	Today's rates			New Rates 1 December 17		
		Tiers	Tax-free	AER	Tiers	Tax-free	AER
Instant Cash ISA – Issue 1	Monthly	£1+	0.40%	0.40%	£1+	0.55%	0.55%
		£15k+	0.50%	0.50%	£30k+	0.65%	0.65%
		£30k+	0.60%	0.60%	£100k+	0.75%	0.75%
Help to Buy: ISA	Monthly	£1+	2.25%	2.27%	£1+	2.50%	2.53%

Tracker accounts you can open

Product	Interest Frequency	Tracker margin	Today's rates			New Rates 1 December 17		
			Tiers	Gross p.a.	AER	Tiers	Gross p.a.	AER
Helpful Start*	Monthly	1.50% (above BoE Bank Rate)	£1+	1.75%	1.76%	£1+	2.00%	2.02%

*Only available as part of the Family Springboard Mortgage

Savings accounts you may have, but can no longer open

Product	Interest Frequency	Today's rates			New Rates 1 December 17		
		Tiers	Gross p.a.	AER	Tiers	Gross p.a.	AER
Barclays Savings Reserve	Monthly	£1+	0.05%	0.05%	£1+	0.20%	0.20%
		£50k+			£50k+	0.25%	0.25%
Barclays Openplan Savings	Monthly	£1+	0.05%	0.05%	£1+	0.20%	0.20%
		£50k+			£50k+	0.25%	0.25%
Cash Save Scheme	Monthly	£1+	0.05%	0.05%	£1+	0.20%	0.20%
Children's Savings	Monthly	£1+	0.25%	0.25%	£1+	0.50%	0.50%
		£1k+	0.75%	0.75%	£1k+	1.00%	1.00%
Personal Estate	Monthly	£1+	0.40%	0.40%	£1+	0.55%	0.55%
		£15k+	0.50%	0.50%	£30k+	0.65%	0.65%
		£30k+	0.60%	0.60%	£100k+	0.75%	0.75%
Premier Openplan Savings	Quarterly	£1+	0.05%	0.05%	£1+	0.20%	0.20%
		£50k+			£50k+	0.25%	0.25%
Prime Account	Quarterly	£1+	0.10%	0.10%	£1+	0.20%	0.20%
Junior BarclayPlus	Quarterly	£1+	0.25%	0.25%	£1+	0.50%	0.50%
		£1k+	0.75%	0.75%	£1k+	1.00%	1.00%

Tracker accounts

Product	Interest Frequency	Tracker margin	Today's rates			New Rates 1 December 17		
			Tiers	Gross p.a.	AER	Tiers	Gross p.a.	AER
Future Saver – Issue 1	Monthly	1% (above BoE Bank Rate)	£1+	1.25%	1.26%	£1+	1.50%	1.51%
Direct Access Tracker	Monthly	0.25% (above BoE Bank Rate)	£1+	0.50%	0.50%	£1+	0.75%	0.75%

Gross rate – The rate of interest payable without the deduction of tax.

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

Tax-free – 'Tax-free' means the interest is free from UK income tax, provided all ISA conditions are met. The level and basis of tax can change and the value of tax relief depends on your personal circumstances.

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