

# Savings accounts interest rates



Updated on 2/23/2024

Bank of America offers a variety of savings accounts with different interest rates. The rates are subject to change without notice. For more information, visit [bankofamerica.com/savings](#).



12 months	5.00%
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This is an online account, and is not available to 11213 Mini Account in Trust customers. You must manage this account using Online and Mobile Banking only. Your statements will be issued annually in April and will be available to view in Online Banking only. Pay in up to £200 every month for the full 12 months term. Payments must come as a standing order from a Santander current account via Online Banking. If you pay in £200 per month for the full 12 months and make no withdrawals, you'll get back what you paid in plus up to £65.01 in interest, depending on your standing order date. We'll also automatically renew your Regular eSaver for another 12 months with the same rate and conditions that are available to new customers at the time so you can carry on saving. We'll contact you around 14 days before maturity to tell you your options. After 12 months the account will renew into a new Regular eSaver with the balance and interest earned returned to the account from which the standing order was paid. Accounts with no standing order at maturity will change to an Everyday Saver. We'll contact you with more details, together with your new interest rate, closer to your maturity date. If you don't fund the account from your Santander current account or if you deposit more than £200 in any month, Santander reserve the right to change your account into an Everyday Saver.

## Fixed term savers

	1 year 01/11/2021	
if paid annually	4.00% AER / gross (fixed)	if paid monthly
		4.00% AER / 3.93% gross (fixed)
	2 years 01/11/2021	
if paid annually	3.60% AER / gross (fixed)	if paid monthly
		3.60% AER / 3.54% gross (fixed)
	3 years 01/11/2021	
if paid annually	3.40% AER / gross (fixed)	if paid monthly
		3.40% AER / 3.35% gross (fixed)

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the interest rate we pay where no income tax has been taken off.

The tax-free rate is the rate of interest payable where interest is exempt from income tax. p.a. stands for per annum.

Please see the Santander Savings Key Facts Documents for Specific Terms and Conditions which apply to these products. In addition, Savings Account General Terms and Conditions apply to all accounts and are available on request. All savings accounts earn interest up to a £2 million maximum balance, unless otherwise stated. To help prevent fraud and protect our customers please note Santander only accepts cheques for the credit of personal accounts when they are made payable to the account holder. When opening your account please ensure your cheque is made payable to you and not 'Santander'.

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