







	Gross/AER
<b>First HomeSaver Special Issue 1</b>	
£1+	2.85%
<b>Instant Saver</b>	
£1+	1.20%
<b>Rate for Life</b>	
£1,000+	5.25%
1.20% gross p.a./AER paid on balances below minimum account opening balance of £1,000.	
<b>Regular Saver (Issue 15)</b>	
£1+	2.50% (Fixed)
<b>Regular Saver (Issue 16)</b>	
£1+	2.75% (fixed)
<b>Regular Saver (Issue 18)</b>	
£1+	5.00%
<b>Everyday Saver</b>	
£1+	1.20%
<b>Everyday Saver (Issue 2)</b>	
£1+	1.20%
<b>Limited Access Saver (Issue 1)</b>	
£1+	3.00% AER / 2.96% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
<b>Limited Access Saver (Issue 2)</b>	
£1+	2.50% AER / 2.47% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
<b>Limited Access Saver (Issue 3)</b>	
£1+	2.20% AER / 2.18% Gross (variable) 1.20% AER / 1.19% Gross (variable) in calendar months with 3 or more withdrawals
<b>Edge Saver (Issue 1)</b>	
£1+	7.00% AER / 6.78% gross (variable) interest on balances up to £4,000 (includes 2.50% AER / 2.47% gross (variable) bonus rate for the first 12 months from opening)

**Read a**

	Gross/AER
<b>Santander Shareholder Account</b>	
£1+	0.01%

**Savings for children**

	Gross/AER
<b>Flexible Saver for Kids</b>	
£1+	2.45%

**Life insurance**

	Gross/AER
<b>Abbey National Retirement Investment Account (ANRIA)</b>	
£1+	4.75%

Personal deposits

		Tax Free/AER
<b>Cash ISA (previously TOISA)</b>		
£1+		1.20%
		<b>Gross per month (variable)</b>
<b>Fast Access and SIPP Fast Access Account</b>		
£1+		1.20%

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For the maximum balance of your account please refer to the product specific terms and conditions.  
 Variable – a variable interest rate means the interest rate can vary; moving both up and down over time. Any movement in the interest rate will normally be due to either:  
 – a change in the official Bank of England base rate; and/or  
 – the bank (e.g. Santander) altering the rate.

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. Rates may change and we pay interest each month or year.  
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