

**Current and revised savings account interest rates (applicable from 1 July 2021)**

Account Type		Current rate		Rate applicable from 1 July 2021	
		Gross	AER	Gross	AER
<b>Standard</b>	Instant access, no penalty	0.30%	0.30%	<b>0.10%</b>	<b>0.10%</b>
<b>Premium</b>	Instant access, may be subject to penalty	0.45%	0.45%	<b>0.25%</b>	<b>0.25%</b>
<b>Premium Plus</b>	90 days fixed notice	0.95%	0.95%	<b>0.65%</b>	<b>0.65%</b>
<b>MMSS</b>	Instant access, available to Methodist Presbyters and deacons only	0.45%	0.45%	<b>0.25%</b>	<b>0.25%</b>
<b>Cash ISA</b>	Instant access, no penalty	0.65%	0.65%	<b>0.45%</b>	<b>0.45%</b>
<b>Child Trust Fund</b>	No longer available	0.65%	0.65%	<b>0.45%</b>	<b>0.45%</b>

**Notes:**

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

AER = Annual Equivalent Rate