



Current Rates

Product	Balance	Rates	
		Annual Tax Free / AER %	Monthly Tax Free / AER %
Base Rate Tracker ISA	£1+	5.25	5.13 / 5.25
Internet Base Rate Tracker ISA	£1+	5.25	N/A
Standard Saver Internet ISA	£1+	1.55	1.54 / 1.55
Standard Saver Postal ISA	£1+	1.55	1.54 / 1.55

Historical Rates

Base Rate Tracker ISA	Balance	Rates		Notes
		Annual Tax Free / AER %	Monthly Tax Free / AER %	
01/09/2023 - Current	£1+	5.25	5.13 / 5.25	This account guaranteed to track Bank of England Base Rate, effective from the first working day of the month following the month in which Bank of England Base Rate changed.
03/07/2023	£1+	5.00	4.89 / 5.00	
01/06/2023	£1+	4.50	4.41 / 4.50	
03/04/2023	£1+	4.25	4.17 / 4.25	
01/03/2023	£1+	4.00	3.93 / 4.00	
03/01/2023	£1+	3.50	3.45 / 3.50	
01/12/2022	£1+	3.00	2.96 / 3.00	
03/10/2022	£1+	2.25	2.23 / 2.25	
01/09/2022	£1+	1.75	1.74 / 1.75	
01/07/2022	£1+	1.25	1.24 / 1.25	
01/06/2022	£1+	1.00	1.00	
01/04/2022	£1+	0.75	0.75	
01/03/2022	£1+	0.50	0.50	
04/01/2022	£1+	0.25	0.25	
01/04/2020	£1+	0.10	0.10	
03/09/2018	£1+	0.75	0.75	

Internet Bank Rate Tracker ISA	Balance	Rates		Notes
		Annual Tax Free / AER %	Monthly Tax Free / AER %	
01/09/2023 - Current	£1+	5.25		This rate is guaranteed to track base rate.
03/07/2023	£1+	5.00		
01/06/2023	£1+	4.50		
03/04/2023	£1+	4.25		
01/03/2023	£1+	4.00		
03/01/2023	£1+	3.50		
01/12/2022	£1+	3.00		
03/10/2022	£1+	2.25		
01/09/2022	£1+	1.75		
01/07/2022	£1+	1.25		
01/06/2022	£1+	1.00		
01/04/2022	£1+	0.75		
01/03/2022	£1+	0.50		
04/01/2022	£1+	0.25		
01/04/2020	£1+	0.10		
03/09/2018	£1+	0.75		

Standard Saver Internet ISA	Balance	Rates	
		Annual Tax Free / AER %	Monthly Tax Free / AER %
22/08/2023 - Current	£1+	1.55	1.54 / 1.55
20/07/2023	£1+	1.35	1.34 / 1.35
31/05/2023	£1+	1.06	1.05 / 1.06
27/04/2023	£1+	0.95	0.95
24/02/2023	£1+	0.75	0.75
01/02/2023	£1+	0.65	0.65
29/11/2022	£1+	0.50	0.50
14/09/2022	£1+	0.40	0.40
14/06/2022	£1+	0.20	0.20
12/04/2022	£1+	0.10	0.10
03/11/2021	£1+	0.01	0.01

Standard Saver Postal ISA	Balance	Rates	
		Annual Tax Free / AER %	Monthly Tax Free / AER %
22/08/2023 - Current	£1+	1.55	1.54 / 1.55
20/07/2023	£1+	1.35	1.34 / 1.35
31/05/2023	£1+	1.06	1.05 / 1.06
27/04/2023	£1+	0.95	0.95
24/02/2023	£1+	0.75	0.75
01/02/2023	£1+	0.65	0.65
29/11/2022	£1+	0.50	0.50
14/09/2022	£1+	0.40	0.40
14/06/2022	£1+	0.20	0.20
12/04/2022	£1+	0.10	0.10
03/11/2021	£1+	0.01	0.01

Rates correct as at 01/09/2023. AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if the interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Tax free is the contractual rate of interest payable where interest is exempt from income tax. You must be resident in the UK for tax purposes and aged 16 or over to open a cash ISA. We don't charge for transferring your previous years' ISAs but your current provider may do so - please check with them before proceeding. Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service. Lines are open Monday to Saturday 8am to 8pm. Calls may be monitored and recorded for security and training purposes. Birmingham Midshires (BM Savings) is a division of Bank of Scotland plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628. Register office: The Mound, Edinburgh, EH1 1YZ. Registered in Scotland No. SC327000