



Current Rates

Product	Balance	Rates	
		Annual Gross / AER %	Monthly Gross / AER %
Standard Saver Internet	£1+	1.55	1.54 / 1.55
Standard Saver Postal	£1+	1.55	1.54 / 1.55
Standard Saver Telephone	£1+	1.55	1.54 / 1.55
Internet Access Savings Account (Issues 1 - 5)	£1+	5.00	N/A
Partners Maturity Account (Chartwell)	£1+	1.00	N/A
L&C Dormant Accounts	£1+	1.00	N/A
BM Dormat Accounts	£1+	1.00	N/A
Matured Savings Account (Previously Transfer to Halifax)	£1+	1.00	N/A
Matured Funds Account (Previously Halifax Maturity Account)	£1+	1.00	N/A
Matured Funds Account	£1+	1.00	N/A

Historical Rates

Standard Saver Internet	Balance	Rates	
		Annual Gross / AER %	Monthly Gross / 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
14/07/2020	£1+	0.01	0.01

Standard Saver Postal	Balance	Rates	
		Annual Gross / AER %	Monthly Gross / 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
14/07/2020	£1+	0.01	0.01

Standard Saver Telephone	Balance	Rates	
		Annual Gross / AER %	Monthly Gross / 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
14/07/2020	£1+	0.01	0.01

Internet Access Savings Account (Issues 1-5)	Balance	Rates	Notes
		Annual Gross / AER %	
01/09/2023 - Current	£1+	5.00	Rate is guaranteed to be base rate minus 0.25%
03/07/2023	£1+	4.75	
01/06/2023	£1+	4.25	
03/04/2023	£1+	4.00	
01/03/2023	£1+	3.75	
03/01/2023	£1+	3.25	
01/12/2022	£1+	2.75	
03/10/2022	£1+	2.00	
01/09/2022	£1+	1.50	
01/07/2022	£1+	1.00	
01/06/2022	£1+	0.75	
01/04/2022	£1+	0.50	
01/03/2022	£1+	0.25	
01/04/2020	£1+	0.01	
03/09/2018	£1+	0.50	

Partners Maturity Account (Chartwell)	Balance	Rates
		Annual Gross / AER %
24/07/2023 - Current	£1+	1.00
08/12/2016	£1+	0.25
01/12/2009	£1+	0.50

L&C Dormant Account	Balance	Rates
		Annual Gross / AER %
24/07/2023 - Current	£1+	1.00
From Launch	£1+	0.00

BM Dormant Account	Balance	Rates
		Annual Gross / AER %
01/12/2022 - Current	£1+	1.00
From Launch	£1+	0.00

Matured Savings Account	Balance	Rates	Notes
		Annual Gross / AER %	
24/07/2023 - Current	£1+	1.00	Previous Transfer to Halifax
From Launch	£1+	0.00	

Matured Funds Account	Balance	Rates	Notes
		Annual Gross / AER %	
24/07/2023 - Current	£1+	1.00	Previously Halifax maturity account
01/12/2017	£1+	0.20	
08/12/2016	£1+	0.05	

Matured Funds Account	Balance	Rates	Notes
		Annual Gross / AER %	
24/07/2023 - Current	£1+	1.00	This product was a default account for Private Banking IRB
12/12/2014	£1+	0.25	

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