

Current and revised deposit account interest rates (applicable from 15 October 2025)

Account Type		Current rate		Rate applicable from 15.10.2025	
		Gross	AER	Gross	AER
Standard	Instant access, no penalty	2.70%	2.72%	2.45%	2.47%
Premium	Instant access, may be subject to penalty	2.85%	2.87%	2.60%	2.62%
Premium Plus	90 days fixed notice	3.35%	3.38%	3.10%	3.12%
MMSS	Instant access, available to Methodist Presbyters and deacons only	2.85%	2.87%	2.60%	2.62%
Cash ISA	Instant access, no penalty	3.05%	3.07%	2.80%	2.82%
Child Trust Fund	No longer available	3.05%	3.07%	2.80%	2.82%

Notes:

AER = Annual Equivalent Rate