

Important Information

New variable rates from 10 August 2023

The following changes to savings rates are effective from 10 August 2023

Up to 09/08/2023				From 10/08/2023		
Accounts available to open						
Access Regular Saver						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£20 - £2,000 per month	3.40%	N/A	N/A	3.60%	N/A	N/A
If more than two monthly payments are missed (Minimum Operating Balance: £1)	2.50%	N/A	N/A	2.50%	N/A	N/A
Additional Permitted Subscriptions ISA						
	Annual	Monthly		Annual	Monthly	
	Tax-free/AER	AER	Tax-free	Tax-free/AER	AER	Tax-free
£15,000 - £500,000	2.65%	N/A	N/A	2.80%	N/A	N/A
£5,000 - £14,999.99	2.65%	N/A	N/A	2.80%	N/A	N/A
£1 - £4,999.99 (Minimum Opening Balance: £10)	2.65%	N/A	N/A	2.80%	N/A	N/A
Albion Advantage Account						
This account pays a set donation to West Bromwich Albion Football Club						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £100,000 (Minimum Opening Balance: £100)	2.40%	N/A	N/A	2.55%	N/A	N/A
Amber Blue Saver Account						
This account pays a set donation to Shrewsbury Town Football Club						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.40%	N/A	N/A	2.55%	N/A	N/A
Birmingham Children's Hospital Red Balloon Account						
This account pays a set donation to Birmingham Children’s Hospital Charity						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.40%	2.40%	2.37%	2.55%	2.55%	2.52%
Children's West Brom Access Account						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £100,000	3.60%	N/A	N/A	3.85%	N/A	N/A
If seven or more withdrawals are made	2.85%	N/A	N/A	2.85%	N/A	N/A
Community Account						
This account pays a set donation to the community fund managed by the Mercian Trust						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.40%	2.40%	2.37%	2.55%	2.55%	2.52%

Up to 09/08/2023

From 10/08/2023

Accounts available to open (continued)**Direct Limited Access Saver (Issue 3)**

On 6 July 2023 the following accounts will become Direct Limited Access Saver (Issue 3) accounts: Crown 30 Day Notice Account (telephone/post account), Direct Limited Access Saver, Direct Limited Access Saver (Issue 2), Direct Double Access, Monthly Income Saver (telephone/post account).

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000 (Minimum Opening Balance: £1,000)	3.25%	3.25%	3.20%	3.50%	3.50%	3.45%
If seven or more withdrawals are made	2.50%	2.50%	2.47%	2.50%	2.50%	2.47%

Limited Access Saver (Issue 2)

On 6 July 2023 the following accounts will become Limited Access Saver (Issue 2) accounts: Crown 30 Day Notice Account (branch account), Limited Access Saver, Monthly Income Saver (branch account).

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £1,000,000	3.25%	3.25%	3.20%	3.50%	3.50%	3.45%
If seven or more withdrawals are made	2.50%	2.50%	2.47%	2.50%	2.50%	2.47%

Saddlers Super Saver Account

This account pays a set donation to Walsall Football Club

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000 (Minimum Opening Balance: £25 (£100 for over 16s))	2.40%	N/A	N/A	2.55%	N/A	N/A

WeBSaveR 2

On 10 July 2023 the following accounts will become WeBSaveR 2 accounts: WeBSave Access Saver, WeBSave Bonus Saver, WeBSave Bonus Saver 2, WeBSave Bonus Saver (Issue 3), WeBSave Bonus Saver (Issue 4), WeBSave Bonus Saver (Issue 5), WeBSave Easy Access, WeBSave Easy Saver, WeBSave Maturity Access, WeBSaveR.

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000 (Minimum Opening Balance: £1,000)	2.65%	2.65%	2.62%	2.80%	2.80%	2.76%

WeBSaveR ISA 2

On 10 July 2023 the following accounts will become WeBSaveR ISA 2 accounts: WeBSave Bonus ISA, WeBSave Easy Saver ISA, WeBSave ISA, WeBSaveR ISA.

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £250,000 (Minimum Opening Balance: £1,000)	2.65%	N/A	N/A	2.80%	N/A	N/A

West Brom Saver (branch and telephone/post)

On 6 July 2023 the following accounts will become West Brom Saver accounts: Access Saver, Birthday Bonus 160 Maturity Account, Combined Balanced Option Account, Direct Easy Access, Easy Saver, Matured Bond, Matured TESSA, Maturity Access Saver, Overseas, Premium Share Account, Sentry Bonus Account, Sentry Bonus Account 2.

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000 (Minimum Opening Balance: £1)	2.65%	2.65%	2.62%	2.80%	2.80%	2.76%

West Brom Saver ISA (branch and telephone/post)

On 6 July 2023 the Easy Saver ISA will become a West Brom Saver ISA.

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £2,000,000 (Minimum Opening Balance: £1)	2.65%	N/A	N/A	2.80%	N/A	N/A

Up to 09/08/2023

From 10/08/2023

Accounts no longer available to open

Accounts no longer available to open						
Acorn						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	3.70%	N/A	N/A	3.95%	N/A	N/A
Acorn Regular Savings						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£10 - £100 per month (Minimum Operating Balance: £1)	5.50%	N/A	N/A	5.75%	N/A	N/A
Albion Premier Saver						
This account pays a set donation to West Bromwich Albion Football Club						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	2.40%	N/A	N/A	2.55%	N/A	N/A
Base Rate Tracker						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	4.75%	4.75%	4.65%	5.00%	5.00%	4.89%
Blues Super Saver Account						
This account pays a set donation to Birmingham City Football Club						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	2.40%	N/A	N/A	2.55%	N/A	N/A
Century Saver						
This account pays a set donation to Warwickshire County Cricket Club						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	2.40%	N/A	N/A	2.55%	N/A	N/A
Direct Community Account						
This account pays a set donation to the community fund managed by the Mercian Trust						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	2.40%	2.40%	2.37%	2.55%	2.55%	2.52%
Direct Debit Oak Savings Account						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £100,000	4.50%	4.50%	4.41%	4.75%	4.75%	4.65%
Direct Debit Premium Share Account						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £2,000,000	2.65%	2.65%	2.62%	2.80%	2.80%	2.76%
Direct Tracker Saver						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £1,000,000	4.75%	4.75%	4.65%	5.00%	5.00%	4.89%
Double Access Account (Issue 2)						
	Annual Gross/AER	Monthly AER	Gross	Annual Gross/AER	Monthly AER	Gross
£1 - £1,000,000	4.00%	4.00%	3.93%	4.25%	4.25%	4.17%
If three or more withdrawals are made	2.50%	2.50%	2.47%	2.50%	2.50%	2.47%

Up to 09/08/2023

From 10/08/2023

Accounts no longer available to open (continued)

Help To Buy ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£200 per month	6.00%	N/A	N/A	6.25%	N/A	N/A

Oak Savings Account

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £100,000	4.50%	4.50%	4.41%	4.75%	4.75%	4.65%

Premier Bonus Tracker Saver Plus (branch and telephone/post)

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £500,000	4.85%	4.85%	4.75%	5.10%	5.10%	4.98%

Severn Valley Branch Account

This account pays a set donation to Severn Valley Railway

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £2,000,000	2.40%	N/A	N/A	2.55%	N/A	N/A

WeBSaveR Limited Access Account

On 10 July 2023 the following accounts will become WeBSaveR Limited Access Accounts: WeBSave Double Access, WeBSave Plus.

	Annual Gross/AER	Monthly AER	Monthly Gross	Annual Gross/AER	Monthly AER	Monthly Gross
£1 - £250,000	3.25%	3.25%	3.20%	3.50%	3.50%	3.45%
If seven or more withdrawals are made	2.50%	2.50%	2.47%	2.50%	2.50%	2.47%

WeBSaveR Limited Access ISA

	Annual Tax-free/AER	Monthly AER	Monthly Tax-free	Annual Tax-free/AER	Monthly AER	Monthly Tax-free
£1 - £250,000	3.25%	N/A	N/A	3.50%	N/A	N/A
If seven or more withdrawals are made	2.50%	N/A	N/A	2.50%	N/A	N/A

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. All rates quoted are correct as at 10/08/2023. **Gross** is the rate of interest payable before the deduction of tax. **Tax-free** means you will not pay income tax on the interest you earn.