

# Savings

## Variable interest rates for accounts not available to open from 29 December 2025

	Up to 28/12/2025			From 29/12/2025		
<b>Acorn Regular Savings</b>						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£10 – £100 per month (Minimum Operating Balance: £1)	4.50%	N/A	N/A	4.25%	N/A	N/A
<b>Base Rate Tracker</b>						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £2,000,000	3.75%	3.75%	3.69%	3.50%	3.50%	3.45%
<b>Direct Debit Oak Savings Account</b>						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £100,000	3.50%	3.50%	3.45%	3.25%	3.25%	3.20%
<b>Direct Tracker Saver</b>						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £1,000,000	3.75%	3.75%	3.69%	3.50%	3.50%	3.45%
<b>Oak Savings Account</b>						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 - £100,000	3.50%	3.50%	3.45%	3.25%	3.25%	3.20%
<b>Premier Bonus Tracker Plus (Branch and Direct)</b>						
	Annual	Monthly		Annual	Monthly	
	Gross/AER	AER	Gross	Gross/AER	AER	Gross
£1 – £500,000	3.85%	3.85%	3.78%	3.60%	3.60%	3.54%

AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. All rates are correct as at 29/12/2025. Gross is the rate of interest payable without tax taken off.