

Savings

Variable interest rates for accounts no longer available to open as at 1 January 2020

This leaflet contains details of the current interest rates for our variable rate savings accounts that are no longer available to open.

Access Saver (Branch and Direct)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.65%	0.65%	0.65%
Acorn			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.45%	N/A	N/A
Acorn Regular Savings			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10 – £100 per month (£1 minimum operating balance)	1.25%	N/A	N/A
Albion Premier Saver			
This account pays a set donation to West Bromwich Albion Football Club.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.35%	N/A	N/A
Birthday Bonus 160 Maturity Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.90%	N/A	N/A
Blues Super Saver Account			
This account pays a set donation to Birmingham City Football Club.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.35%	N/A	N/A
Business Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£10,000 – £10,000,000	0.10%	N/A	N/A
Century Saver Account			
This account pays a set donation to Warwickshire County Cricket Club.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.35%	N/A	N/A
Combined Balanced Option Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.30%	N/A	N/A
Crown 30 Day Notice Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1,000 – £2,000,000	0.50%	0.50%	0.50%
£1 – £999.99	0.05%	0.05%	0.05%
Direct Community Account			
This account pays a set donation to the community fund managed by the Mercian Trust.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.35%	N/A	N/A
Direct Debit Oak Savings Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £100,000	0.25%	0.25%	0.25%
Direct Debit Premium Share Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.30%	0.30%	0.30%

Direct Double Access			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	1.25%	1.25%	1.24%
If three or more withdrawals are made	0.25%	0.25%	0.25%
Direct Easy Access			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.30%	0.30%	0.30%
Direct Limited Access Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.95%	0.95%	0.95%
If seven or more withdrawals are made	0.25%	0.25%	0.25%
Direct Limited Access Saver (Issue 2)			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.95%	0.95%	0.95%
If seven or more withdrawals are made	0.25%	0.25%	0.25%
Limited Access Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £1,000,000	0.95%	0.95%	0.95%
If seven or more withdrawals are made	0.25%	0.25%	0.25%
Matured Tessa and Bonds			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.30%	N/A	N/A
Maturity Access Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.65%	0.65%	0.65%
Monthly Income Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	N/A	1.20%	1.19%
Overseas			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.30%	N/A	N/A
Premier Bonus Tracker Plus			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £500,000	0.60%	0.60%	0.60%
Sentry Bonus Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.50%	N/A	N/A
Sentry Bonus Account 2			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.50%	N/A	N/A
Severn Valley Branch Account			
This account pays a set donation to the Severn Valley Railway.			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.35%	N/A	N/A

WeBSave Access Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.50%	0.50%	0.50%
WeBSave Bonus ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £500,000	0.85%	N/A	N/A
WeBSave Bonus Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.85%	N/A	N/A
WeBSave Bonus Saver 2			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.85%	N/A	N/A
WeBSave Double Access			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	1.25%	1.25%	1.24%
If three or more withdrawals are made	0.25%	0.25%	0.25%
WeBSave Easy Access			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.50%	0.50%	0.50%
WeBSave Easy Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£15,000 – £250,000	0.90%	N/A	N/A
£5,000 – £14,999.99	0.70%	N/A	N/A
£1 – £4,999.99	0.50%	N/A	N/A
WeBSave Easy Saver ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£15,000 – £250,000	0.90%	N/A	N/A
£5,000 – £14,999.99	0.70%	N/A	N/A
£1 – £4,999.99	0.50%	N/A	N/A

WeBSave ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £250,000	0.85%	N/A	N/A
WeBSave Maturity Access			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.65%	0.65%	0.65%
WeBSave Plus			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.95%	0.95%	0.95%
If seven or more withdrawals are made	0.25%	0.25%	0.25%
WeBSaveR			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.85%	0.85%	0.85%
WeBSaveR ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £250,000	0.85%	N/A	N/A
WeBSaveR Limited Access Account			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £250,000	0.95%	0.95%	0.95%
If four or more withdrawals are made	0.25%	0.25%	0.25%
WeBSaveR Limited Access ISA			
	Annual	Monthly	
	Tax-free/AER	AER	Tax-free
£1 – £250,000	0.95%	N/A	N/A
If four or more withdrawals are made	0.25%	N/A	N/A
West Brom Saver			
	Annual	Monthly	
	Gross/AER	AER	Gross
£1 – £2,000,000	0.45%	0.45%	0.45%

Please see Specific Terms and Conditions for individual accounts, including bonus conditions where applicable.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. All rates quoted are correct as at 01/01/2020. Gross interest is the rate of interest payable without the deduction of tax. Tax-free is the contractual rate of interest payable where interest is exempt from income tax.