Notice of increase in savings interest rates

Current savings accounts - New rates effective from 7 December 2022

Product Name	Band	Previous gross %	Change %	New gross rate %	New gross AER %
Access 90	£50,000+	2.00%	0.75%	2.75%	2.75%
	£25,000+	1.80%	0.75%	2.55%	2.55%
	£10,000+	1.70%	0.75%	2.45%	2.45%
	£1,000+	1.55%	0.45%	2.00%	2.00%
Business Saver	£250,000+	1.40%	0.50%	1.90%	1.90%
(7 day notice)	£100,000+	1.40%	0.50%	1.90%	1.90%
	£50,000+	1.40%	0.50%	1.90%	1.90%
	£25,000+	1.40%	0.50%	1.90%	1.90%
	£500+	1.40%	0.50%	1.90%	1.90%
Cash Junior ISA	£50+	2.70%	0.55%	3.25%	3.25%
Charity Account	£1+	1.65%	0.65%	2.30%	2.30%
Charity Account donation	£1+	0.60%	0.10%	0.70%	0.70%
Easy Access Cash ISA	£50+	1.75%	0.75%	2.50%	2.50%
Existing Member Account	£1+	2.30%	0.70%	3.00%	3.00%
Home Saver	£10+	1.90%	0.75%	2.65%	2.65%
Instant Premium	£25,000+	1.60%	0.60%	2.20%	2.20%
	£50+	1.40%	0.60%	2.00%	2.00%
Notice Cash ISA	£25,000+	1.95%	0.75%	2.70%	2.70%
	£5,000+	1.75%	0.75%	2.50%	2.50%
	£50+	1.55%	0.75%	2.30%	2.30%
Senior Saver	£500+	1.80%	0.75%	2.55%	2.58%
Solicitor Deposit	£100,000+	1.20%	0.30%	1.50%	1.50%
	£50,000+	1.20%	0.30%	1.50%	1.50%
	£50,000+	1.20%	0.30%	1.50%	1.50%
	£25,000+	1.20%	0.30%	1.50%	1.50%
	£500+	1.20%	0.30%	1.50%	1.50%
Treasure Plus	£50,000+	1.90%	0.75%	2.65%	2.65%
	£25,000+	1.65%	0.75%	2.40%	2.40%
	£10,000+	1.55%	0.55%	2.10%	2.10%
	£1,000+	1.50%	0.50%	2.00%	2.00%
Welcome to Newbury	£50+	2.10%	0.70%	2.80%	2.80%
Young Saver (inc. JNBS)	£1+	2.15%	0.60%	2.75%	2.75%

Additional terms and conditions apply to each account, please contact your local branch for details or visit www.newbury.co.uk.

Important Information

- 1. If the balance of the account falls below the minimum, a variable rate of 1.20% gross/AER will be paid. The minimum balance for the account is determined by the lowest band.
- 2. The 'gross' interest rate quoted is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
- 3. AER stands for 'Annual Equivalent Rate'. The AER illustrates what the interest rate would be if the interest was paid and compounded once a year.





Notice of increase in savings interest rates

Discontinued savings accounts* – New rates effective from 7 December 2022

* These accounts are not available to anyone looking to open a new savings account but can still be operated by existing account holders, subject to terms and conditions.

Product Name	Band	Previous gross %	Change %	New gross rate %	New gross AER %
90 Day Cash ISA	£40,000+	2.20%	0.70%	2.90%	2.90%
	£30,000+	2.05%	0.70%	2.75%	2.75%
	£20,000+	1.95%	0.55%	2.50%	2.50%
Access 35	£50+	1.65%	0.65%	2.30%	2.30%
Access 180	£75,000+	2.15%	0.70%	2.85%	2.85%
	£50,000+	2.05%	0.70%	2.75%	2.75%
	£25,000+	1.95%	0.55%	2.50%	2.50%
Barry Bear	£1+	2.70%	0.30%	3.00%	3.00%
Company Deposit	£250,000+	1.30%	0.50%	1.80%	1.80%
	£100,000+	1.30%	0.50%	1.80%	1.80%
	£50,000+	1.30%	0.50%	1.80%	1.80%
	£25,000+	1.30%	0.50%	1.80%	1.80%
	£500+	1.30%	0.50%	1.80%	1.80%
Company Deposit	£250,000+	1.40%	0.50%	1.90%	1.90%
(7 day notice)	£100,000+	1.40%	0.50%	1.90%	1.90%
(inc. Company Saver)	£50,000+	1.40%	0.50%	1.90%	1.90%
	£25,000+	1.40%	0.50%	1.90%	1.90%
	£500+	1.40%	0.50%	1.90%	1.90%
Jubilee Saver	£1+	1.90%	0.60%	2.50%	2.50%
Member Cash ISA	£50+	1.95%	0.65%	2.60%	2.60%
Monthly Income	£25,000+	1.75%	0.65%	2.40%	2.43%
	£10,000+	1.65%	0.55%	2.20%	2.22%
	£2,500+	1.50%	0.50%	2.00%	2.02%
Privilege Account	£1+	2.40%	0.60%	3.00%	3.00%
Senior Monthly Cash ISA	£50+	1.85%	0.75%	2.60%	2.63%
Square Deal Cash ISA	£50+	2.25%	0.75%	3.00%	3.00%
Trust Deposit	£250,000+	1.20%	0.30%	1.50%	1.50%
	£100,000+	1.20%	0.30%	1.50%	1.50%
	£50,000+	1.20%	0.30%	1.50%	1.50%
	£25,000+	1.20%	0.30%	1.50%	1.50%
	£500+	1.20%	0.30%	1.50%	1.50%
Winchester Saver	£500+	1.95%	0.55%	2.50%	2.50%

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- 2. The 'gross' interest rate quoted is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
- 3. AER stands for 'Annual Equivalent Rate'. The AER illustrates what the interest rate would be if the interest was paid and compounded once a year.



