

# Notice of decrease in savings interest rates

Current savings accounts – New rates effective from 22 January 2026

Product Name	Account balance	Previous gross %	Change %	New gross rate/AER %
<b>90 Day Cash ISA</b>	£40,000+	3.50%	-0.25%	3.25%
	£30,000-£39,999	3.40%	-0.25%	3.15%
	£20,000-£29,999	3.30%	-0.25%	3.05%
<b>Access 90</b>	£1,000+	3.65%	-0.25%	3.40%
<b>Access 180</b>	£10,000+	4.00%	-0.25%	3.75%
<b>Business Saver (7 day notice)</b>	£500+	2.00%	-0.25%	1.75%
<b>Cash Junior ISA</b>	£50+	3.40%	-0.25%	3.15%
<b>Charity Account</b>	£1+	2.60%	-0.25%	2.35%
<b>Charity Account donation</b>	£1+	0.50%	0.00%	No Change
<b>Easy Access Cash ISA</b>	£50+	2.75%	-0.25%	2.50%
<b>Existing Member Account</b>	£1+	3.35%	-0.20%	3.15%
<b>Home Saver</b>	£10+	3.20%	-0.20%	3.00%
<b>Instant Premium</b>	£25,000+	2.30%	-0.25%	2.05%
	£50-£24,999	2.10%	-0.20%	1.90%
<b>Notice Cash ISA</b>	£25,000+	3.25%	-0.25%	3.00%
	£5,000-£24,999	3.10%	-0.25%	2.85%
	£50-£4,999	3.00%	-0.25%	2.75%
<b>Senior Monthly Cash ISA</b>	£50+	3.10%	-0.25%	2.85%/2.89%
<b>Senior Saver</b>	£50+	3.10%	-0.25%	2.85%/2.89%
<b>Treasure Plus</b>	£50,000+	3.20%	-0.20%	3.00%
	£25,000-£49,999	2.90%	-0.20%	2.70%
	£10,000-£24,999	2.55%	-0.20%	2.35%
	£1,000-£9,999	2.45%	-0.20%	2.25%
<b>Welcome to Newbury</b>	£50+	3.15%	-0.15%	3.00%
<b>Young Saver (inc. JNBS)</b>	£1+	3.10%	-0.25%	2.85%

If the balance of the account falls below the minimum, a variable rate of 1.25% gross/AER will be paid.

Additional terms and conditions apply to each account, please contact your local branch for details or visit our website [www.newbury.co.uk](http://www.newbury.co.uk) for details of account opening requirements.

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## Discontinued savings accounts\* – New rates effective from 22 January 2026

\* 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	Account balance	Previous gross %	Change %	New gross rate/AER %
<b>Access 35</b>	£50+	2.60%	-0.25%	2.35%
<b>Barry Bear</b>	£1+	3.10%	-0.25%	2.85%
<b>Company Deposit</b>	£500+	1.85%	-0.25%	1.60%
<b>Company Deposit (7 day notice) (inc. Company Saver)</b>	£500+	2.00%	-0.25%	1.75%
<b>Jubilee Saver</b>	£1+	2.70%	-0.25%	2.45%
<b>Member Cash ISA</b>	£50+	3.00%	-0.25%	2.75%
<b>Monthly Income</b>	£25,000+	2.65%	-0.25%	2.40%/2.43%
	£10,000-£24,999	2.55%	-0.25%	2.30%/2.32%
	£2,500-£9,999	2.40%	-0.25%	2.15%/2.17%
<b>Privilege Account</b>	£1+	3.15%	-0.25%	2.90%
<b>Solicitor Deposit</b>	£500+	1.50%	-0.25%	1.25%
<b>Square Deal Cash ISA</b>	£50+	4.00%	-0.25%	3.75%
<b>Trust Deposit</b>	£500+	1.50%	-0.25%	1.25%
<b>Winchester Saver</b>	£500+	2.75%	-0.25%	2.50%

If the balance of the account falls below the minimum, a variable rate of 1.25% gross/AER will be paid.

Additional terms and conditions apply to each account, please contact your local branch for details or visit [www.newbury.co.uk](http://www.newbury.co.uk)

### Important Information

1. The 'gross' interest rate quoted is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
2. 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.