

SAVINGS

Offsale Variable Rate Products

Rates correct at 04/07/2025

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
7 Day Notice Account	
£1 plus (annual interest)	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
£1 plus (monthly interest)	2.86% / <u>2.90%</u> to 19/06/2025 then 2.62% / <u>2.65%</u>
30 Day Direct Account (Issue 1, 2)	
£1,000 – £500,000 (annual interest)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
£1,000 – £500,000 (monthly interest)	2.91% / <u>2.95%</u> to 19/06/2025 then 2.67% / <u>2.70%</u>
30 Day Notice Account	
£500 – £2,000,000 (annual interest)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
£500 – £2,000,000 (monthly interest)	2.91% / <u>2.95%</u> to 19/06/2025 then 2.67% / <u>2.70%</u>
60 Day Direct Account (Issue 1)	
£1,000 – £500,000 (annual interest)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
£1,000 – £500,000 (monthly interest)	No accounts remain in this product
60 Day Notice Account (Issues 1 and 2)	
£500 – £2,000,000 (annual interest)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
£500 – £2,000,000 (monthly interest)	2.96% / <u>3.00%</u> to 19/06/2025 then 2.72% / <u>2.75%</u>
Branch 5 Access Bonus Saver	
£1 – £2,000,000 (with bonus)	<u>4.20%</u> to 19/06/2025 then <u>3.95%</u>
£1 – £2,000,000 (without bonus)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
Childrens Account	
£1 – £25,000	<u>3.30%</u> to 19/06/2025 then <u>3.05%</u>
Double Access Saver	
£1 – £2,000,000	<u>3.15%</u> to 19/06/2025 then <u>2.90%</u>
Easy Saver (Issues 1 and 2)	
£500 – £2,000,000	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
e-Saver Account (Issues 1, 12, 13, 14, 15, 16) – these accounts were moved to Online Easy Access on 12/12/2024	
First Home Steps Account (Issues 1, 2, 3, 4) – these accounts were moved to First Home Steps Account Issue 5 on 06/03/2025	
First Home Steps Online (Issues 1, 2, 3) – these accounts were moved to First Home Steps Online Issue 5 on 06/03/2025	

Non ISA Variable Rate Accounts closed to new applications		Gross* each year/AER†
Home Team Saver		
£500 – £2,000,000		<u>3.20%</u> to 19/06/2025 then <u>2.95%</u>
Instant Access		
£500 – £2,000,000		<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
Learner Earner (Issue 1 and 2)		
Up to £250 per calendar month		<u>5.15%</u> to 19/06/2025 then <u>4.90%</u>
Learner Earner (Issue 3)		
Up to £250 per calendar month		<u>4.10%</u> to 19/06/2025 then <u>3.85%</u>
Maturity Limited Access		
£500 – £2,000,000 (annual interest)		<u>3.20%</u> to 19/06/2025 then <u>2.95%</u>
£500 – £2,000,000 (monthly interest)		3.15%/ <u>3.20%</u> to 19/06/2025 then 2.91%/ <u>2.95%</u>
Maturity Limited Access (Issue 2 – 4)		
£500 – £2,000,000 (annual interest)		<u>3.20%</u> to 19/06/2025 then <u>2.95%</u>
Member Limited Access		
£1 – £30,000 (without bonus)		<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
Monthly Saver Account		
£1 plus		<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
NHS Thank You Saver		
Up to £250 per calendar month		<u>3.60%</u> to 19/06/2025 then <u>3.35%</u>
NHS Thank You Saver Online		
Up to £250 per calendar month		<u>3.60%</u> to 19/06/2025 then <u>3.35%</u>
Online Double Access (Issues 1 and 2)		
£1 – £1,000,000		<u>4.25%</u> to 19/06/2025 then <u>4.00%</u>
Online Bonus Double Access		
£1 – £1,000,000 (with bonus)		<u>4.40%</u> to 19/06/2025 then <u>4.15%</u>
£1 – £1,000,000 (without bonus)		<u>4.25%</u> to 19/06/2025 then <u>4.00%</u>
Online Bonus Triple Access		
£1 – £1,000,000 (with bonus)		<u>4.15%</u> to 19/06/2025 then <u>3.90%</u>
£1 – £1,000,000 (without bonus)		<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>

Non ISA Variable Rate Accounts closed to new applications	Gross* each year/AER†
Online Bonus Triple Access (Issue 2)	
£1 – £1,000,000 (with bonus)	<u>4.40%</u> to 19/06/2025 then <u>4.15%</u>
£1 – £1,000,000 (without bonus)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
Online Bonus Triple Access (Issue 3)	
£1 – £1,000,000 (with bonus)	<u>4.40%</u> to 19/06/2025 then <u>4.15%</u>
£1 – £1,000,000 (without bonus)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
Online Bonus Triple Access (Issue 4)	
£1 – £1,000,000 (with bonus)	<u>4.50%</u> to 19/06/2025 then <u>4.25%</u>
£1 – £1,000,000 (without bonus)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
Online Bonus Triple Access (Issue 5)	
£1 – £1,000,000 (with bonus)	<u>4.35%</u> to 19/06/2025 then <u>4.10%</u>
£1 – £1,000,000 (without bonus)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
Online Bonus Triple Access (Issue 6)	
£1 – £1,000,000 (with bonus)	<u>4.50%</u> to 19/06/2025 then <u>4.25%</u>
£1 – £1,000,000 (without bonus)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
Online Limited Access (Issues 1 – 5)	
£1 – £1,000,000	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
Online Saver (without bonus) – these accounts were moved to Online Easy Access on 12/12/2024	
Principality Bonus Saver (without Bonus) – these accounts were moved to Online Easy Access on 12/12/2024	
School Staff Saver	
Up to £250 per calendar month	<u>3.85%</u> to 19/06/2025 then <u>3.60%</u>
Thank You Saver (Issues 1 to 4)	
Up to £250 per calendar month	<u>3.85%</u> to 19/06/2025 then <u>3.60%</u>
Thank You Online Saver (Issues 1 to 4)	
Up to £250 per calendar month	<u>3.85%</u> to 19/06/2025 then <u>3.60%</u>
Triple Access Saver (Issue 1)	
£1 – £25,000	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
£25,001 – £2,000,000	<u>3.15%</u> to 19/06/2025 then <u>2.90%</u>
Triple Access Saver (Issue 2)	
£1 – £25,000	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
£25,001 – £2,000,000	<u>3.10%</u> to 19/06/2025 then <u>2.85%</u>
Triple Access Saver (Issues 3 and 4)	
£1 – £25,000	<u>3.05%</u> to 19/06/2025 then <u>2.80%</u>
£25,001 – £2,000,000	<u>3.10%</u> to 19/06/2025 then <u>2.85%</u>
Web Saver (Issues 1-8) – these accounts were moved to Online Easy Access on 12/12/2024	

Bank of England Bank Rate from 8 May 2025 to Present Day 4.25%, from 6 February 2025 to 8 May 2025, Bank Rate 4.50%

ISA Variable Rate Accounts closed to new applications	Tax-free* each year/AER†
30 Day Notice Cash ISA	
£500 plus (annual interest)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
£500 plus (monthly interest)	2.91% / <u>2.95%</u> to 19/06/2025 then 2.67% / <u>2.70%</u>
60 Day Notice Cash ISA (Issues 1 and 2)	
£500 plus (annual interest)	<u>3.00%</u> to 19/06/2025 then <u>2.75%</u>
£500 plus (monthly interest)	2.96% / <u>3.00%</u> to 19/06/2025 then 2.72% / <u>2.75%</u>
Branch 5 Access Bonus Cash ISA	
£1 - £2,000,000 (with bonus)	<u>4.20%</u> to 19/06/2025 then <u>3.95%</u>
£1 - £2,000,000 (without bonus)	<u>2.65%</u> to 19/06/2025 then <u>2.70%</u>
Easy Cash ISA (Issues 1 and 2)	
£500 - £2,000,000	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
e-ISA (Issues 1, 9, 10, 11, 12, 13) - these accounts were moved to Online Easy Access Cash ISA on 12/12/2024	
Maturity Limited Access Cash ISA	
£500 - £2,000,000 (annual interest)	<u>3.20%</u> to 19/06/2025 then <u>2.95%</u>
£500 - £2,000,000 (monthly interest)	3.15% / <u>3.20%</u> to 19/06/2025 then 2.91% / <u>2.95%</u>
Maturity Limited Access Cash ISA (Issues 2 - 4)	
£500 - £2,000,000 (annual interest)	<u>3.20%</u> to 19/06/2025 then <u>2.95%</u>
Members Tiered Variable Rate Cash ISA	
£1 - £10,999.99	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
£11,000 - £18,999.99	<u>3.10%</u> to 19/06/2025 then <u>2.85%</u>
£19,000 plus	<u>3.25%</u> to 19/06/2025 then <u>3.00%</u>
Online Bonus ISA (Issue 1 & 2) - No accounts remain in these products	
Online Bonus ISA (Issue 3)	
£1 - £250,000 (with bonus)	<u>4.45%</u> to 19/06/2025 then <u>4.20%</u>
£1 - £250,000 (without bonus)	<u>3.50%</u> to 19/06/2025 then <u>3.25%</u>
Online Bonus ISA (Issue 4)	
£1 - £250,000 (with bonus)	<u>4.40%</u> to 19/06/2025 then <u>4.15%</u>
£1 - £250,000 (without bonus)	<u>3.50%</u> to 19/06/2025 then <u>3.25%</u>
Online Bonus ISA (Issue 5)	
£1 - £250,000 (with bonus)	<u>4.25%</u> to 19/06/2025 then <u>4.00%</u>
£1 - £250,000 (without bonus)	<u>3.50%</u> to 19/06/2025 then <u>3.25%</u>

ISA Variable Rate Accounts closed to new applications	Tax-free* each year/AER†
Online Bonus ISA (Issue 6)	
£1 - £250,000 (with bonus)	<u>4.15%</u> to 19/06/2025 then <u>3.90%</u>
£1 - £250,000 (without bonus)	<u>3.50%</u> to 19/06/2025 then <u>3.25%</u>
Online ISA	
£1 - £250,000 (with bonus)	No accounts remain in this product
Online ISA (without bonus)	
£1 - £250,000	<u>3.50%</u> to 19/06/2025 then <u>3.25%</u>
Online Bonus 5 Access Cash ISA	
£1 - £1,000,000 (with bonus)	<u>4.40%</u> to 19/06/2025 then <u>4.15%</u>
£1 - £1,000,000 (without bonus)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
Online Bonus 5 Access Cash ISA (Issue 2)	
£1 - £1,000,000 (with bonus)	<u>4.50%</u> to 19/06/2025 then <u>4.25%</u>
£1 - £1,000,000 (without bonus)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
Online Bonus 5 Access Cash ISA (Issue 3)	
£1 - £1,000,000 (with bonus)	<u>4.35%</u> to 19/06/2025 then <u>4.10%</u>
£1 - £1,000,000 (without bonus)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
Online Bonus 5 Access Cash ISA (Issue 4)	
£1 - £1,000,000 (with bonus)	<u>4.50%</u> to 19/06/2025 then <u>4.25%</u>
£1 - £1,000,000 (without bonus)	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
Tiered Variable Rate Cash ISA	
£1 - £10,999.99	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
£11,000 - £18,999.99	<u>3.05%</u> to 19/06/2025 then <u>2.80%</u>
£19,000 plus	<u>3.20%</u> to 19/06/2025 then <u>2.95%</u>
Triple Access Cash ISA	
£1 - £25,000	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
£25,000 plus	<u>3.15%</u> to 19/06/2025 then <u>2.90%</u>
Triple Access Cash ISA (Issues 2 - 3)	
£1 - £25,000	<u>2.95%</u> to 19/06/2025 then <u>2.70%</u>
£25,000 plus	<u>3.10%</u> to 19/06/2025 then <u>2.85%</u>
Triple Access Cash ISA (Issues 4 and 5)	
£1 - £25,000	<u>3.05%</u> to 19/06/2025 then <u>2.80%</u>
£25,000 plus	<u>3.10%</u> to 19/06/2025 then <u>2.85%</u>
Variable Rate Cash ISA	
£500 - £2,000,000	<u>2.90%</u> to 19/06/2025 then <u>2.65%</u>
Web ISA (Issues 1 - 9) - these accounts were moved to Online Easy Access Cash ISA on 12/12/2024	



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* Gross interest is the rate of interest before income tax is deducted at the rate set by law.

† AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest were paid once each year on the whole balance, including previous interest payments.

Tax-free means UK Income Tax and Capital Gains Tax is not deducted from the interest you earn. This depends on your individual circumstances, and may change in future.

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