PERSONAL SAVINGS ACCOUNTS

RATE CARD & TARIFF

Effective from 19 November 2026



TO BE READ IN CONJUNCTION WITH PERSONAL SAVINGS ACCOUNTS TERMS & CONDITIONS

SecureTrust Bank

Rate Card

Access Account

Interest paid monthly on the last day of each month.
For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

Access Account (Issue 31)	Gross AER	Gross pa
	3.75%	**3.69%**

Rate Card

Notice Accounts

Interest paid quarterly on 31 March, 30 June, 30 September and 31 December.
For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

90 Day Notice Account (02.Oct.26)	Gross AER	Gross pa
	4.00%	**3.94%**

Rate Card

Notice Tracker Accounts

Interest paid quarterly on 31 March, 30 June, 30 September and 31 December.
For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.
The “Premium over Base Rate” is the additional rate of interest earned above the Bank of England Base Rate.

95 Day Notice Tracker Account (Issue 3)	Gross AER	Gross pa
	4.25%	**4.18%**
	This is the sum of the Bank of England Base Rate (4.00%) and Premium over Base Rate (0.25%)	

Rate Card

Fixed Rate Bonds (short term)

Interest paid at maturity (and on 31 December if this date is passed during the term of the Bond).
Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

Rate Card

Fixed Rate Bonds

Interest paid annually on 31 December and at maturity.
Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

1 Year Fixed Rate Bond (06.Jan.28)	Gross AER	Gross pa
	5.21%	**5.21%**

18 Month Fixed Rate Bond (20.Jun.28)	Gross AER	Gross pa
	4.90%	**4.90%**

2 Year Fixed Rate Bond (20.Dec.28)	Gross AER	Gross pa
	5.00%	**5.00%**

3 Year Fixed Rate Bond (20.Dec.29)	Gross AER	Gross pa
	5.00%	**5.00%**

5 Year Fixed Rate Bond (22.Dec.31)	Gross AER	Gross pa
	5.00%	**5.00%**

Rate Card

Fixed Rate Cash ISAs

Interest paid annually on 31 December and at maturity.
Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

1 Year Fixed Rate Cash ISA (21.Dec.27)	Gross AER	Gross pa
	4.80%	**4.80%**

18 Month Fixed Rate Cash ISA (20.Jun.28)	Gross AER	Gross pa
	4.80%	**4.80%**

2 Year Fixed Rate Cash ISA (20.Dec.28)	Gross AER	Gross pa
	4.90%	**4.90%**

3 Year Fixed Rate Cash ISA (20.Dec.29)	Gross AER	Gross pa
	4.90%	**4.90%**

5 Year Fixed Rate Cash ISA (22.Dec.31)	Gross AER	Gross pa
	4.90%	**4.90%**

Gross Interest Rate

• The gross rate is the contractual rate which is used to calculate the interest
• AER stands for Annual Equivalent Rate and illustrates what the interest would be if interest was paid and compounded on an annual basis

CUSTOMER SERVICES HELPLINE

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Secure Trust Bank PLC. Registered in England and Wales 541132.
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Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation Authority.
Our registration number is 204550.

