

# Banking and Savings Accounts Interest Rates

For accounts no longer available  
to be opened

Accounts listed in this document are not available for new account opening and the information provided is for the benefit of existing customers. You may wish to consider our current interest rates for new accounts, details of which are available on request and at **[www.santanderinternational.co.uk](http://www.santanderinternational.co.uk)**

# Banking Accounts

## Gold Bank Account

The Gold Bank Account is a flexible bank account that was previously offered by our Jersey branch and offers tiered interest rates and easy access to your money. It can be held in Sterling, Euro and US Dollar currencies and is accompanied by a Gold Visa debit card.

### Sterling

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £99,999.99	0.00%	0.00%
£100,000 – £249,999.99	0.00%	0.00%
£250,000 – £999,999.99	0.00%	0.00%
£1,000,000 +	0.00%	0.00%

### Euro

Interest rates are effective from 22 August 2022

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
€0 – €74,999.99	0.00%	0.00%
€75,000 +	0.00%	0.00%

### US Dollar

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$0 – \$499,999.99	0.00%	0.00%
\$500,000 +	0.00%	0.00%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

## Gold Bank Account

This flexible bank account was made available to our Isle of Man branch international customers transferring from International Saver IOM and/or Currency Account IOM accounts. The Account offers tiered interest rates and easy access to your money and is accompanied by a Gold Visa debit card.

### Sterling

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£0 – £9,999,999.99	0.00%	0.00%	0.00%

### Euro

Interest rates are effective from 22 August 2022

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
€0 – €74,999.99	0.00%	0.00%
€75,000 – €9,999,999.99	0.00%	0.00%

### US Dollar

Interest rates are effective from 01 February 2021

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$0 – \$74,999.99	0.00%	0.00%
£75,000 – \$999,999.99	0.00%	0.00%
\$1,000,000 – \$9,999,999.99	0.00%	0.00%

## Island Gold Bank Account

This flexible bank account was made available to our Isle of Man branch customers living in either the Isle of Man or Channel Islands transferring from International Saver (M) IOM accounts. The account offers tiered interest rates and easy access to your money and is accompanied by Gold Visa debit card.

### Sterling

Interest rates are effective from 12 January 2023

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£0 – £74,999.99	1.75%	1.76%
£75,000 – £9,999,999.99	1.75%	1.76%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

# Savings Accounts

## Base Rate Tracker Account

These savings accounts were previously offered to customers of our Jersey branch and pay an interest rate linked to the UK Bank of England Base Rate and they require either 90 or 180 days' notice.

Interest rates are effective from 04 August 2023.

### Base Rate Tracker 90

90 days' notice required for withdrawals without penalty. The minimum balance requirement is £50,000.

Minimum balance to earn interest rate	Interest paid annually			Interest paid quarterly		
	Link to UK Bank of England Base Rate	Gross rate p.a. (variable)	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid annually	Gross rate p.a. (variable)	Annual Equivalent Rate (AER) (variable)
£50,000 +	Equal to Base	5.25%	5.25%	Base -0.10%	5.15%	5.25%

### Base Rate Tracker 180

180 days' notice required for withdrawals without penalty. The minimum balance requirement is £50,000.

Minimum balance to earn interest rate	Interest paid annually			Interest paid quarterly		
	Link to UK Bank of England Base Rate	Gross rate p.a. (variable)	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid annually	Gross rate p.a. (variable)	Annual Equivalent Rate (AER) (variable)
£50,000 +	Base + 0.20%	5.45%	5.45%	Base + 0.10%	5.35%	5.46%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

## Call Plus Account

These savings accounts were previously offered to customers of our Jersey branch and provide easy access to funds.

### Sterling

Interest rates are effective from 5 March 2009. Interest is credited annually.

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£1,000 +	0.00%	0.00%

### Euro

Interest rates are effective from 22 August 2022. Interest is credited twice per year.

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid semi-annually	Annual Equivalent Rate (AER) (variable)
€1,500 – €74,999.99	0.00%	0.00%
€75,000 +	0.00%	0.00%

### US Dollar

Interest rates are effective from 30 October 2008. Interest is credited twice per year.

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid semi-annually	Annual Equivalent Rate (AER) (variable)
\$1,500 +	0.00%	0.00%

## Flexible Saver Account

This Sterling savings account was made available to our Isle of Man branch international customers transferring from Flexible Saver IOM and/or Bond Maturity Account IOM. The account offers a variable interest rate with the benefit of easy access to your funds.

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £4,999,999.99	0.00%	0.00%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

# Savings Accounts (continued)

## Instant Access Savings Account

A Sterling savings account previously available to customers of our Jersey branch which offers a variable interest rate with the benefit of easy access to your funds. The minimum balance requirement is £3,000.

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£3,000 – £49,999	0.00%	0.00%	0.00%	0.00%
£50,000 – £99,999	0.00%	0.00%	0.00%	0.00%
£100,000 – £249,999	0.00%	0.00%	0.00%	0.00%
£250,000 – £999,999	0.00%	0.00%	0.00%	0.00%
£1,000,000 +	0.00%	0.00%	0.00%	0.00%

## Island Saver Account

This Sterling savings account was previously made available to customers of our Isle of Man branch living in either the Isle of Man or Channel Islands who transferred from an Instant Saver IOM and/or Everyday Saver IOM account. The account offers a variable interest rate with the benefit of easy access to funds.

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £4,999,999.99	0.00%	0.00%

## Loyalty Call Account

An instant access account that was previously offered by our Jersey branch and where interest is accrued daily and paid annually on 31 December.

Interest Rates are effective from 01 February 2021

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£0 – £249,999.99	0.00%	0.00%
£250,000 – £499,999.99	0.00%	0.00%
£500,000 +	0.00%	0.00%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

## Maturity Call Account

This is a Sterling savings account offering a variable interest rate with the benefit of easy access to your funds. This account was made available to our Isle of Man branch customers with maturity proceeds from a transferred Fixed Rate Bond IOM.

Interest rates are effective from 1 February 2018

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £4,999,999.99	0.00%	0.00%

## Notice Accounts

A variable rate savings account that was previously offered by our Jersey branch and which requires written notice for any withdrawals.

### Notice 30

30 days' notice is required for withdrawals without penalty. The minimum balance requirement is £5,000. Interest rates are effective from 20 March 2013

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£5,000 +	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

### Notice 90

90 days' notice is required for withdrawals without penalty. The minimum balance requirement is £5,000. Interest rates are effective from 20 March 2013

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£5,000 +	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

### Notice 180

180 days' notice is required for withdrawals without penalty. The Minimum Balance Requirement is £5,000. Interest rates are effective from 20 March 2013

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£5,000 +	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

# Savings Accounts (continued)

## 180 Day Notice Account

**Sterling** – 180 days' notice is required for any withdrawal. Interest rates are effective from 01 February 2021

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£50,000 – £74,999	0.10%	0.10%
£75,000 – £999,999	0.20%	0.20%
£1,000,000 – £2,999,999	0.30%	0.30%
£3,000,000 +	0.35%	0.35%

**US Dollar** – 180 days' notice is required for any withdrawal. Interest rates are effective from 01 February 2021

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$50,000 – \$74,999	0.10%	0.10%
\$75,000 – \$999,999	0.10%	0.10%
\$1,000,000 – \$2,999,999	0.10%	0.10%
\$3,000,000 +	0.15%	0.15%

## Island 180 Day Notice Account

**Sterling** – 180 days' notice is required for any withdrawal. Interest rates are effective from 01 February 2021

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£25,000 – £74,999	0.15%	0.15%
£75,000 – £999,999	0.30%	0.30%
£1,000,000 – £2,999,999	0.35%	0.35%
£3,000,000 +	0.35%	0.35%

**US Dollar** – 180 days' notice is required for any withdrawal. Interest rates are effective from 01 February 2021

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$25,000 – \$74,999	0.10%	0.10%
\$75,000 – \$999,999	0.15%	0.15%
\$1,000,000 – \$2,999,999	0.15%	0.15%
\$3,000,000 +	0.15%	0.15%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.



**365 Day Notice Account****Sterling** – 365 days' notice is required for withdrawal. Interest rates are effective from 01 February 2021

Minimum opening balance	£50,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£50,000 – £74,999	0.10%	0.10%
£75,000 – £999,999	0.20%	0.20%
£1,000,000 +	Please contact us	

**US Dollar** – 365 days' notice is required for withdrawal. Interest rates are effective from 01 February 2021

Minimum opening balance	\$50,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$50,000 – \$74,999	0.10%	0.10%
\$75,000 – \$999,999	0.10%	0.10%
\$1,000,000 +	Please contact us	

**Island 365 Day Notice Account****Sterling** – 365 days' notice is required for withdrawal. Interest rates are effective from 01 February 2021

Minimum opening balance	£25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£25,000 – £74,999	0.15%	0.15%
£75,000 – £999,999	0.30%	0.30%
£1,000,000 +	Please contact us	

**US Dollar** – 365 days' notice is required for withdrawal. Interest rates are effective from 01 February 2021

Minimum opening balance	\$25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$25,000 – \$74,999	0.10%	0.10%
\$75,000 – \$999,999	0.15%	0.15%
\$1,000,000 +	Please contact us	

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

# Savings Accounts (continued)

## Premium Notice Account

Interest rates are effective from 01 February 2021

### 60 Day Premium Notice Account

60 days' notice is required for withdrawal. The Minimum Balance Requirement is £25,000.

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£25,000 – £49,999	0.00%	0.00%	0.00%	0.00%
£50,000 – £99,999	0.00%	0.00%	0.00%	0.00%
£100,000 – £249,999	0.00%	0.00%	0.00%	0.00%
£250,000 – £999,999	0.00%	0.00%	0.00%	0.00%
£1,000,000 +	0.00%	0.00%	0.00%	0.00%

### 120 Day Premium Notice Account

120 days' notice is required for withdrawal. The Minimum Balance Requirement is £25,000.

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£25,000 – £49,999	0.00%	0.00%	0.00%	0.00%
£50,000 – £99,999	0.00%	0.00%	0.00%	0.00%
£100,000 – £249,999	0.00%	0.00%	0.00%	0.00%
£250,000 – £999,999	0.00%	0.00%	0.00%	0.00%
£1,000,000 +	0.00%	0.00%	0.00%	0.00%

### 180 Day Premium Notice Account

180 days' notice is required for withdrawal. The Minimum Balance Requirement is £25,000.

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)	Gross rate p.a. (variable) Interest paid monthly	Annual Equivalent Rate (AER) (variable)
£25,000 – £49,999	0.00%	0.00%	0.00%	0.00%
£50,000 – £99,999	0.00%	0.00%	0.00%	0.00%
£100,000 – £249,999	0.00%	0.00%	0.00%	0.00%
£250,000 – £999,999	0.00%	0.00%	0.00%	0.00%
£1,000,000 +	0.00%	0.00%	0.00%	0.00%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

## Rate for Life Account

This is a Sterling savings account offering a variable interest rate with the benefit of easy access to your funds. This account was made available to our Isle of Man branch customers who transferred from a Rate for Life IOM account. Balances of £1,000 or above will pay 0.25% above the Bank of England Base Rate for life and will change within 30 days of a change in the Bank of England Base Rate.

Interest rates are effective from 04 August 2023

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £999.99	0.00%	0.00%
£1,000 – £9,999,999.99	5.50%	5.61%

## Saver Account

This is a Sterling savings account offering a variable interest rate with the benefit of easy access to your funds. This account was made available to international customers of our Isle of Man branch who transferred from an Instant Saver IOM and/or Everyday Saver IOM account.

Interest rates are effective from 20 March 2020

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £4,999,999.99	0.00%	0.00%

## Young Saver Account

This is a Sterling savings account offering a variable interest rate with the benefit of easy access to your funds. This account was made available to our Isle of Man branch customers who transferred from an Flexible Saver for Kids IOM and/or Young Saver IOM account. When the child reaches age 18, this account will be transferred to a Call Account.

Interest rates are effective from 12 January 2023

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £99,999.99	1.75%	1.76%

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

## To find out more



08000 84 28 88 if calling from a UK landline or mobile,  
or +44 (0)1624 641 888 if calling from overseas.  
Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am.



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### Visit us at:

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All accounts opened with Santander Financial Services plc, Jersey Branch have situs in Jersey and therefore are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 or by the Isle of Man Depositors' Compensation Scheme. Santander Financial Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs), or on request.

All accounts opened with Santander Financial Services plc, Isle of Man Branch have situs in the Isle of Man and therefore eligible deposits are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Isle of Man Depositors' Compensation Scheme Regulations 2010 and not covered by the UK Financial Services Compensation Scheme or by the Jersey Bank Depositors Compensation Scheme. Full details of the Scheme and banking groups covered are available at the Isle of Man regulator's website, [www.iomfsa.im/consumers](http://www.iomfsa.im/consumers), or on request.

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