

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

Savings Accounts

Island Call Account

The Call Account requires no notice for making withdrawals and offers unlimited access to your money, in Sterling, Euro or US dollar currencies. Interest is credited quarterly.

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 – £74,999	0.00%	0.00%
£75,000 – £999,999	0.00%	0.00%
£1,000,000 +	0.00%	0.00%

Euro – Interest rates are effective from 01 September 2022

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

Savings Accounts (continued)

Call Account

The Call Account requires no notice for making withdrawals and offers unlimited access to your money, in Sterling, Euro or US dollar currencies. Interest is credited quarterly.

Sterling – Interest rates are effective from 01 June 2016

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

US dollar – Interest rates are effective from 19 June 2017

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

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 19 December 2025

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	3.75%	3.75%	Base -0.10%	3.65%	3.70%

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)

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%	3.95%	3.95%	Base + 0.10%	3.85%	3.91%

Island Regular Savings Tracker Account (Issue 1)

The Regular Savings Tracker Account (Issue 1) was previously offered in Sterling only and allowed monthly deposits of a minimum £25 and up to a maximum of £500 for a period of 12 months. No notice is required for withdrawals. The interest rate is linked to the UK Bank of England Base Rate and will change the next working day after the Bank of England's announcement. At the end of the 12 month term, the capital and interest is paid into the Gold Account.

Sterling – Interest rates are effective from 19 December 2025

Minimum/Maximum balance to earn interest rate	Link to UK Bank of England Base Rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£1 - £6,000	Base + 1.00%	4.75%	4.75%
£6,001 +	0.00%	0.00%	0.00%

Island Regular Savings Tracker Account (Issue 2)

The Regular Savings Tracker Account is available in Sterling only and allows monthly deposits of a minimum £25 and up to a maximum of £500 for a period of 12 months. No notice is required for withdrawals. The interest rate is linked to the UK Bank of England Base Rate and will change the next working day after the Bank of England's announcement. At the end of the 12 month term, the capital and interest is paid into the Gold Account.

Sterling – Interest rates are effective from 19 December 2025

Minimum/Maximum balance to earn interest rate	Link to UK Bank of England Base Rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£1 - £6,000	Equal to Base	3.75%	3.75%
£6,001 +	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)

Island Regular Savings Tracker Account – Young Savers (Issue 1)

The Regular Savings Tracker Account is available in Sterling and only to Young Savers between the ages of 16 to 21 years of age. It allows monthly deposits of a minimum £25 and up to a maximum of £500 for a period of 12 months. No notice is required for withdrawals but a cashback amount will be eligible if no withdrawals are made. The interest rate is linked to the UK Bank of England Base Rate and will change the next working day after the Bank of England's announcement. At the end of the 12 month term, the capital and interest, and any cashback amount for no withdrawals in the term, is paid into the Gold Account.

Sterling – Interest rates are effective from 19 December 2025

Minimum/Maximum balance to earn interest rate	Link to UK Bank of England Base Rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£1 – £6,000	Equal to Base	3.75%	3.75%
£6,001 +	0.00%	0.00%	0.00%

Island Regular Saver Account (Issue 1)

The Island Regular Saver Account is available in Sterling only and allows monthly deposits of a minimum of £25 and up to a maximum of £1000 for a period of 12 months. No notice is required for withdrawals. The interest rate for this account is fixed and will not change during the 12 month term of the account. At the end of the 12 month term, the capital and interest is paid into the Gold Account.

Sterling – Interest rates are effective from 20 June 2025

Minimum/Maximum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£1 – £12,000	4.50%	4.50%
£12,001 +	0.00%	0.00%

Island Regular Saver Account (Issue 2)

The Island Regular Saver Account is available in Sterling only and allows monthly deposits of a minimum of £25 and up to a maximum of £1000 for a period of 12 months. No notice is required for withdrawals. The interest rate for this account is fixed and will not change during the 12 month term of the account. At the end of the 12 month term, the capital and interest is paid into the Gold Account.

Sterling – Interest rates are effective from 22 December 2025

Minimum/Maximum balance to earn interest rate	Gross rate p.a. (variable) Interest paid annually	Annual Equivalent Rate (AER) (variable)
£1 – £12,000	4.25%	4.25%
£12,001 +	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)

Notice Accounts

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

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%

Premium Notice Account

Interest rates are effective from 01 February 2021

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%

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 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%

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 19 December 2025

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	4.00%	4.06%

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 26 January 2026

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £99,999.99	0.35%	0.35%

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



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Monday to Friday 9am to 5pm (UK time), except Wednesdays when we open at 9.30am.



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