

Savings Rates.

Current rates for accounts open to new and existing customers.

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC). Individual Savings Account (ISA) interest is paid tax-free so they don't need to be declared on your tax return.

Everyday Saver

Accounts opened between	Balance	Annual Gross/AER	Qualifying criteria
25/03/20 – current	£1+	0.01%	N/A
10/12/19 – 24/03/20	£1+	0.01%	N/A
16/10/18 – 09/12/19	£1+	0.01%	N/A

Interest rates are variable.



Fixed Saver – 2 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying criteria
		Gross/AER	Gross	AER	
21/07/20 – current	£1+	0.20%	0.20%	0.20%	N/A
09/06/20 – 20/07/20	£1+	0.30%	0.30%	0.30%	N/A
	Rate 1	0.40%	0.40%	0.40%	You already hold either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
05/05/20 – 08/06/20	£1+	0.40%	0.40%	0.40%	N/A
	£1+ Rate 1	0.60%	0.60%	0.60%	You already hold either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
13/03/20 – 04/05/20	£1+	0.55%	0.55%	0.55%	N/A
27/02/20 – 12/03/20	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	1.10%	1.09%	1.10%	Deposited £10,000+ from another bank or building society
04/02/20 – 26/02/20	£1+	0.55%	0.55%	0.55%	N/A
10/12/19 – 03/02/20	£1+	0.75%	0.75%	0.75%	N/A
15/10/19 – 09/12/19	£1+	0.55%	0.55%	0.55%	N/A
30/09/19 – 14/10/19	£1+	0.55%	0.55%	0.55%	N/A
	£1+	1.10%	1.09%	1.10%	Received email offer 'TD23' and switched Current Account to Halifax using the Current Account Switch Service
17/09/19 – 29/09/19	£1+	0.55%	0.55%	0.55%	N/A
02/09/19 – 16/09/19	£1+	0.55%	0.55%	0.55%	N/A
	£1+	1.25%	1.24%	1.25%	Received offer 'HS19' and deposited £5,000+ from another bank
04/07/19 – 01/09/19	£1+	0.55%	0.55%	0.55%	N/A
05/12/18 – 03/07/19	£1+	0.70%	0.70%	0.70%	N/A
21/11/18 – 04/12/18	£1+	0.70%	0.70%	0.70%	N/A
	£1+	2.00%	1.98%	2.00%	Received offer 'FS18' and deposited £20,000+ from another bank
02/10/18 – 20/11/18	£1+	0.70%	0.70%	0.70%	N/A
31/08/18 – 01/10/18	£1+	1.25%	1.24%	1.25%	N/A
09/01/18 – 30/08/18	£1+	0.55%	0.55%	0.55%	N/A
21/11/17 – 08/01/18	£1+	1.65%	1.64%	1.65%	N/A
21/03/17 – 20/11/17	Unavailable				
28/02/17 – 20/03/17	£1+	0.70%	0.70%	0.70%	N/A
08/12/16 – 27/02/17	£1+	0.70%	0.70%	0.70%	N/A
	£1+ Rate 1	1.05%	1.05%	1.06%	Your Fixed Term Account is coming up for renewal
18/10/16 – 07/12/16	£1	0.70%	0.70%	0.70%	N/A
12/07/16 – 17/10/16	£1	0.95%	0.95%	0.95%	N/A

Fixed Saver – 5 Year

Accounts opened between	Balance	Annual	Monthly		Qualifying criteria
		Gross/AER	Gross	AER	
27/04/21 – current	£1+	0.50%	0.50%	0.50%	N/A

Help to Buy: ISA

The government's Help to Buy: ISA scheme was available to new savers up to the 30th November 2019. New accounts are now only available for transfers in from customers with an existing Help to Buy: ISA with another provider and for Halifax customers whose house purchase falls through and ask us to reinstate their accounts.

Accounts opened between	Balance	Annual Tax Free/AER
01/12/15 – current	£1–£12,000	1.00%
	Any excess above £12,000	0.05%

Interest rates are variable.

Family Boost Fixed Savings Account – 3 Year

Accounts opened between	Balance	Annual Gross/AER	Qualifying criteria
02/09/19 – current	£1+	2.50%	This account is only available to support a Family Boost Mortgage

ISA Saver Variable

Accounts opened between	Balance	Annual Tax Free/AER	Qualifying criteria
25/05/21 – current	£1+	0.01%	N/A
25/03/20 – 24/05/21	£1+	0.05%	N/A
04/06/19 – 24/03/20	£1+	0.05%	N/A
06/02/18 – 03/06/19	£1+	0.05%	N/A

ISA Saver Fixed – 2 Year

Accounts opened between	Balance	Annual Tax Free/ AER	Monthly		Qualifying criteria
			Tax Free	AER	
08/09/20 – current	£1+	0.20%	0.20%	0.20%	N/A
21/07/20 – 07/09/20	£1+	0.30%	0.30%	0.30%	N/A
09/06/20 – 20/07/20	£1+	0.30%	0.30%	0.30%	N/A
	Rate 1	0.40%	0.40%	0.40%	You already hold either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
05/05/20 – 08/06/20	£1+	0.40%	0.40%	0.40%	N/A
	£1+ Rate 1	0.60%	0.60%	0.60%	You already hold either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
13/03/20 – 04/05/20	£1+	0.55%	0.55%	0.55%	N/A
27/02/20 – 12/03/20	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	1.10%	1.09%	1.10%	Deposited £10,000+ from another bank or building society
04/02/20 – 26/02/20	£1+	0.55%	0.55%	0.55%	N/A
10/12/19 – 03/02/20	£1+	0.75%	0.75%	0.75%	N/A
26/11/19 – 09/12/19	£1+	0.55%	0.55%	0.55%	N/A
12/11/19 – 25/11/19	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	1.10%	1.09%	1.10%	Deposited £10,000+ from another bank or building society
08/10/19 – 11/11/19	£1+	0.55%	0.55%	0.55%	N/A
	Rate 1	0.75%	0.75%	0.75%	You already hold either a Halifax Reward Current Account or Halifax Ultimate Reward Current Account
02/10/18 – 07/10/19	£1+	0.70%	0.70%	0.70%	N/A
31/08/18 – 01/10/18	£1+	1.25%	1.24%	1.25%	N/A
11/07/18 – 30/08/18	£1+	0.70%	0.70%	0.70%	N/A
10/07/18 – 10/07/18	£1+	0.70%	0.70%	0.70%	N/A
	Rate 1	0.75%	0.75%	0.75%	You have an existing relationship with the bank
01/05/18 – 09/07/18	£1+	0.70%	0.70%	0.70%	N/A
27/03/18 – 30/04/18	£1+	1.00%	1.00%	1.00%	N/A
02/11/17 – 20/11/17	£1+	0.50%	0.50%	0.50%	N/A
05/09/17 – 01/11/17	£1+	0.50%	0.50%	0.50%	N/A
	Rate 1	1.00%	1.00%	1.00%	Your Halifax ISA Saver Fixed is coming up for renewal and you have held at least £50,000 across your Halifax savings and personal current accounts for the whole of the last 3 months
21/04/17 – 04/09/17	£1+	0.60%	0.60%	0.60%	N/A
21/03/17 – 20/04/17	£1+	0.60%	0.60%	0.60%	N/A
	Rate 1	0.80%	0.80%	0.80%	Your total savings accounts balances have remained at least £5,000 for the last 3 months
08/12/15 – 20/03/17	£1+	1.25%	1.24%	1.25%	N/A

Interest is paid annually or monthly. Note – these options are not available to new customers at all times.

Junior Cash ISA

Accounts opened between	Balance	Annual Tax Free/AER
13/02/12 – current	£1+	2.00%

Interest rates are variable.

Kids' Monthly Saver

Accounts opened between	Balance	Annual Gross/AER
08/12/20 – current	£1+	3.50%
19/06/20 – 07/12/20	£1+	4.00%
15/04/18 – 18/06/20	£1+	4.50%

Interest rate is fixed and it is paid annually.

Regular Saver

Accounts opened between	Balance	Annual Gross/AER
23/03/21 - current	£1+	0.75%
21/07/20 – 22/03/21	£1+	1.00%
27/05/20 – 20/07/20	£1+	1.50%
30/10/18 – 26/05/20	£1+	2.00%
01/12/17 – 29/10/18	£1+	2.50%
12/09/11 – 30/11/17	£1+	2.00%

Interest rates are variable.

Kids' Saver

Accounts opened between	Balance	Gross	AER
25/05/21 – current	Under £5,000	1.00%	1.00%
	£5,000+	0.01%	0.01%
15/04/18 – 24/05/21	Under £5,000	1.44%	1.45%
	£5,000+	0.01%	0.01%

Interest rates are variable.

AER

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross

Gross rate means we will not deduct tax automatically from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Tax Free

Tax Free is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on individual circumstances and may change in the future.

Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 732 3436** (lines are open 9am – 5.30pm, 7 days a week). In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: halifax.co.uk/accessibility/signvideo

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Rates quoted are subject to change. Rates can change at any time and you should check the current interest rate before applying for the account.

Rates correct as of 25 May 2021.

