

# Savings Rates

## For personal customers as at 14th October 2020

This leaflet shows you the current rates we pay on our range of variable rate savings accounts for new products. If you have an existing account or are being added as a joint account holder to an existing account, please check the rate applicable to that account.

### ISA Saver Variable

Balance	Annual	Qualifying criteria
	Tax Free/AER	
£1+	0.05%	N/A

The tax-free rate shown is payable for 12 months from the date of account opening. At the end of 12 months, your account will automatically change to an Instant ISA Saver. See the Instant ISA Saver table for current interest rates. Variable interest is paid annually.

### 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.

Balance	Annual
	Tax Free/AER
£1-£12,000	1.70%
Any excess above £12,000	0.05%

The first £12,000 of your balance will earn the variable interest rate of 1.70% Tax Free/AER. Any balance over £12,000 will earn the interest rate of 0.05% Tax Free/AER. Interest is variable and paid annually into your account.

### Junior Cash ISA

Balance	Annual
	Tax Free/AER
£1+	2.45%

This product is only available to children under 18. No withdrawals can be made from the account until the child is 18. Interest is paid annually.

### Instant ISA Saver

(Currently not on sale)

Balance	Annual
	Tax Free/AER
£1+	0.05%

Variable interest is paid annually.

### Everyday Saver

Balance	Annual	Qualifying criteria
	Gross/AER	
£1+	0.01%	N/A

Variable interest is paid annually.

Rates shown is payable for 12 months from the date of account opening. At the end of 12 months, your account will automatically change to an Instant Saver. See the Instant Saver table for current interest rates.

### Kid's Saver

Balance	Monthly	
	Gross	AER
Under £5,000	1.44%	1.45%
£5,000+	0.01%	0.01%

The first £5,000 of your balance will earn the variable interest rate of 1.44% Gross / 1.45% AER. Any balance over £5,000 will earn the interest rate of 0.01% variable Gross/AER. Interest is paid monthly.

### Instant Saver

(Currently not on sale)

Balance	Annual		Monthly	
	Gross	AER	Gross	AER
£1+	0.01%	0.01%	0.01%	0.01%

Variable interest is paid into the account annually or monthly.



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## To check our latest rates or open an account

 [halifax.co.uk/savings](https://halifax.co.uk/savings)

 **0345 726 3646**

 **call into branch**

Speak to us about your account from 7am to 11pm, 7 days a week. Calls may be monitored or recorded.  
Not all telephone banking services are available 24 hours a day, 7 days a week.

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## Important Information

**AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product, which quotes an interest rate, will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

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

**Tax Free** is the contractual rate of interest payable where interest is exempt from income tax. The favourable tax treatment for cash ISAs depends on your personal circumstances and may change in the future.

Please ask at any of our branches for the other conditions that apply to these accounts. The account conditions include details of how we may change them, the interest rates and any charges for your account.

These accounts are only available to personal customers.

The conditions for your account explain when we pay interest on money paid into, and taken out of, your account. If any interest payment date mentioned in this booklet falls on a non working day, for example a Saturday, we'll pay interest on the following working day.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 9779** or **0113 366 0167**. (Textphone **0800 389 1286** or **0113 366 0141**, if you have a hearing impairment.) For more information visit [halifax.co.uk/contactus/how-to-complain](https://halifax.co.uk/contactus/how-to-complain)

## 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). If you're Deaf and a BSL user, you can use the SignVideo service available at

[halifax.co.uk/accessibility/signvideo](https://halifax.co.uk/accessibility/signvideo)

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Rates quoted are subject to change.

All the information in this leaflet was correct as dated overleaf.  
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