

## Summary of Savers' Interest Rates from 1st April 2022 to 31st March 2023

**esbs**

as individual as you

	Effective from 1st April 2022		Effective from 1st May 2022		Effective from 1st July 2022		Effective from 15th July 2022		Effective from 1st October 2022		Effective from 1st November 2022		Effective from 14th November 2022		Effective from and current 1st June 2023 ++	
	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %
<b>Fixed Rate Savings Bond Account</b>																
<b>2 Year Fixed Rate Savings Bond - Issue 2</b>																
No access, £10,000 - £85,000 (max)											4.00	4.00	4.00	4.00	4.00	4.00
<b>Savings Bond Accounts</b>																
<b>1 Year Savings Bond - Issue 1</b>																
No access, £5,000 - £85,000 (max)							1.65	1.65	2.05	2.05	2.45	2.45	3.20	3.20	3.60	3.60
<b>2 Year Savings Bond - Issue 1</b>																
No access, £5,000 - £85,000 (max)							1.90	1.90	2.30	2.30	2.70	2.70	3.45	3.45	3.85	3.85
<b>Instant Access</b>																
<b>Double Top</b>																
£10,000 - £180,000 (max)	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.20	1.20	1.45	1.45	2.00	2.00	2.00	2.00
£500 - £9,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.35	1.35	1.80	1.80	1.80	1.80
(min) £1 - £499	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.00	1.00	1.25	1.25	1.60	1.60	1.60	1.60
<b>Instant Access (with limited withdrawals)</b>																
<b>Heritage</b>																
Over 50's no notice. Max of 4 withdrawals per year. Rate shown includes a gross bonus of 0.40% until 30th Sept 2022; 0.45% from 1st Oct to 31st Oct 2022; 0.65% from 1st Nov to 13th Nov 2022; 1.20% from 14th Nov 2022 to 31st May 2023; 1.60% from 1st Jun 2023 - if T&Cs adhered to. (£1,000 min - £180,000 max)	0.50	0.50	0.65	0.65	1.15	1.15	1.15	1.15	1.55	1.55	2.00	2.00	3.00	3.00	3.40	3.40
<b>Progress</b>																
Sole investors over 18 and under 50. Max of 6 withdrawals per year. Rate shown includes a gross bonus of 0.30% until 31st Oct 2022; 0.50% from 1st Nov to 13th Nov 2022; 1.05% from 14th Nov 2022 to 31st May 2023; 1.45% from 1st June 2023 - if T&Cs adhered to. (£100 min - £180,000 max)	0.40	0.40	0.55	0.55	1.00	1.00	1.00	1.00	1.40	1.40	1.85	1.85	2.85	2.85	3.25	3.25

	Effective from 1st April 2022		Effective from 1st May 2022		Effective from 1st July 2022		Effective from 15th July 2022		Effective from 1st October 2022		Effective from 1st November 2022		Effective from 14th November 2022		Effective from and current 1st June 2023 ++	
	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %
<b>Regular Monthly Saver</b>																
£10 - £500 (max) per month with max balance £50,000 until 30th Sept 2022; £10 - £1,000 (max) per month with max balance £100,000 from 1st October 2022 2 instant access withdrawals per year.	1.15	1.15	1.30	1.30	1.75	1.75	1.75	1.75	2.15	2.15	2.55	2.55	3.30	3.30	3.70	3.70
<b>ISA Accounts</b>																
<b>Cash ISA</b>																
90 Days Notice (min £10) (incorporating TESSA ISA)	0.55	0.55	0.70	0.70	1.10	1.10	1.10	1.10	1.50	1.50	1.90	1.90	2.65	2.65	3.05	3.05
<b>Cash ISA</b>																
Instant Access (min £10)	0.45	0.45	0.60	0.60	1.00	1.00	1.00	1.00	1.40	1.40	1.80	1.80	2.55	2.55	2.95	2.95
<b>Junior Cash ISA</b>																
No access until age 18 (min £10)	1.75	1.75	1.90	1.90	2.35	2.35	2.35	2.35	2.75	2.75	3.15	3.15	3.90	3.90	3.90	3.90
<b>Notice Accounts</b>																
<b>Capital 90</b>																
90 days notice (unless £20,000 balance retained)																
£50,000 - £180,000 (max)	0.35	0.35	0.50	0.50	0.95	0.95	0.95	0.95	1.35	1.35	1.75	1.75	2.50	2.50	2.90	2.90
£25,000 - £49,999	0.20	0.20	0.35	0.35	0.80	0.80	0.80	0.80	1.20	1.20	1.60	1.60	2.30	2.30	2.70	2.70
£10,000 - £24,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.50	1.50	2.15	2.15	2.55	2.55
£5,000 - £9,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.00	1.00	1.40	1.40	2.00	2.00	2.40	2.40
(min) £500 - £4,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	0.95	0.95	1.35	1.35	1.85	1.85	2.25	2.25
<b>Monthly Income</b>																
90 days notice																
£50,000 - £180,000 (max)	0.35	0.35	0.50	0.50	0.95	0.95	0.95	0.95	1.34	1.35	1.74	1.75	2.47	2.50	2.86	2.90
£25,000 - £49,999	0.20	0.20	0.35	0.35	0.80	0.80	0.80	0.80	1.19	1.20	1.59	1.60	2.28	2.30	2.67	2.70
£10,000 - £24,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.09	1.10	1.49	1.50	2.13	2.15	2.52	2.55
£5,000 - £9,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.00	1.00	1.39	1.40	1.98	2.00	2.37	2.40
(min) £1,000 - £4,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	0.95	0.95	1.34	1.35	1.83	1.85	2.23	2.25

	Effective from 1st April 2022		Effective from 1st May 2022		Effective from 1st July 2022		Effective from 15th July 2022		Effective from 1st October 2022		Effective from 1st November 2022		Effective from 14th November 2022		Effective from and current 1st June 2023 ++	
	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %
Select 120																
120 days notice																
Annual Interest																
£50,000 - £180,000 (max)	0.45	0.45	0.60	0.60	1.05	1.05	1.05	1.05	1.45	1.45	1.85	1.85	2.60	2.60	3.00	3.00
£25,000 - £49,999	0.35	0.35	0.50	0.50	0.95	0.95	0.95	0.95	1.35	1.35	1.75	1.75	2.40	2.40	2.80	2.80
£10,000 - £24,999	0.15	0.15	0.30	0.30	0.75	0.75	0.75	0.75	1.15	1.15	1.55	1.55	2.20	2.20	2.60	2.60
£5,000 - £9,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.05	1.05	1.45	1.45	2.05	2.05	2.45	2.45
(min) £500 - £4,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.00	1.00	1.40	1.40	1.90	1.90	2.30	2.30
Select 120																
120 days notice																
Monthly Interest																
£50,000 - £180,000 (max)	0.45	0.45	0.60	0.60	1.05	1.05	1.05	1.05	1.44	1.45	1.83	1.85	2.57	2.60	2.96	3.00
£25,000 - £49,999	0.35	0.35	0.50	0.50	0.95	0.95	0.95	0.95	1.34	1.35	1.74	1.75	2.37	2.40	2.76	2.80
£10,000 - £24,999	0.15	0.15	0.30	0.30	0.75	0.75	0.75	0.75	1.14	1.15	1.54	1.55	2.18	2.20	2.57	2.60
£5,000 - £9,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.05	1.05	1.44	1.45	2.03	2.05	2.42	2.45
(min) £500 - £4,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.00	1.00	1.39	1.40	1.88	1.90	2.28	2.30
Young Savers Accounts (See ISA Accounts for Junior Cash ISA)																
Foundation Account																
Under 18's only, 3 instant access withdrawals per year (£250 min - £10,000 max)	1.50	1.50	1.65	1.65	2.10	2.10	2.10	2.10	2.50	2.50	2.90	2.90	3.65	3.65	3.65	3.65
Early Saver																
Under 18's only (£1 min - £1,000 max)	0.25	0.25	0.40	0.40	0.85	0.85	0.85	0.85	1.25	1.25	1.65	1.65	2.40	2.40	2.80	2.80
Child Trust Fund - 2nd Issue	1.75	1.75	1.90	1.90	2.35	2.35	2.35	2.35	2.75	2.75	3.15	3.15	3.90	3.90	3.90	3.90

	Effective from 1st April 2022		Effective from 1st May 2022		Effective from 1st July 2022		Effective from 15th July 2022		Effective from 1st October 2022		Effective from 1st November 2022		Effective from 14th November 2022		Effective from and current 1st June 2023 ++	
	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %	Gross %	AER %
<b>Business Accounts</b>																
<b>Enterprise Account</b>																
7 days notice - see leaflet for eligibility (min £1,000 - rate equivalent to Basic Rate Deposit), rate shown is for balances of £10,000 or over	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.50	1.50	2.25	2.25	2.25	2.25
<b>Treasurers Account</b>																
7 days notice - see leaflet for eligibility (min £10,000)	0.15	0.15	0.30	0.30	0.75	0.75	0.75	0.75	1.15	1.15	1.55	1.55	2.30	2.30	2.30	2.30
<b>Advantage</b>																
60 Days Notice (min £10,000)	0.40	0.40	0.55	0.55	1.00	1.00	1.00	1.00	1.50	1.50	2.00	2.00	2.75	2.75	2.75	2.75
<b>Endeavour Account</b>																
Instant Access (min £10,000)	0.05	0.05	0.20	0.20	0.65	0.65	0.65	0.65	1.05	1.05	1.45	1.45	2.20	2.20	2.20	2.20
<b>Deposit Accounts</b>																
<b>Capital Deposits</b>																
Limited Companies etc (min £500)	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.50	1.50	2.25	2.25	2.25	2.25
<b>Basic Rate Deposits</b>																
Limited Companies etc	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.50	1.50	2.25	2.25	2.25	2.25
<b>Deposits</b>																
Ordinary	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.50	1.50	2.25	2.25	2.25	2.25
<b>Restricted Accounts (only available for maturing Members' Bond Accounts)</b>																
<b>Members' Bond - Issue 18 ~</b>																
1 year - no access £1,000 min - balance/interest from maturing Members' Bond + up to £20,000 per person (max)			1.20	1.20	1.65	1.65	1.65	1.65	2.05	2.05	2.45	2.45	3.20	3.20	3.60	3.60
<b>Members' Bond - Issue 19 &lt;&gt;</b>																
2 year - no access £1,000 min - balance/interest from maturing Members' Bond + up to £20,000 per person (max)			1.45	1.45	1.90	1.90	1.90	1.90	2.30	2.30	2.70	2.70	3.45	3.45	3.85	3.85

Closed Issues

Class P																
Paid-up Shares																
£10,000 - £180,000 (max)	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.20	1.20	1.45	1.45	2.00	2.00	2.00	2.00
£500 - £9,999	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.35	1.35	1.80	1.80	1.80	1.80
(min) £1 - £499	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.00	1.00	1.25	1.25	1.60	1.60	1.60	1.60
Child Trust Fund																
Plus 0.50% bonus within the first 2 subscription years if additional subscriptions made - see terms and conditions	1.75	1.75	1.90	1.90	2.35	2.35	2.35	2.35	2.75	2.75	3.15	3.15	3.90	3.90	3.90	3.90
Extra Yield																
180 days notice after 6 months (£100 min - £50,000 max)	0.55	0.55	0.70	0.70	1.15	1.15	1.15	1.15	1.55	1.55	1.95	1.95	2.70	2.70	3.10	3.10
Gross Extra																
(min) £500	0.10	0.10	0.25	0.25	0.70	0.70	0.70	0.70	1.10	1.10	1.50	1.50	2.00	2.00	2.40	2.40
Members' Bond - Issue 15 **																
2 year - no access £1,000 min - balance/interest from maturing Members' Bond + up to £20,000 per person (max)	1.65	1.65	1.65	1.65	1.90	1.90	1.90	1.90								
Members' Bond - Issue 16 **																
1 year - no access £1,000 min - balance/interest from maturing Members' Bond + up to £20,000 per person (max)	1.00	1.00	1.15	1.15	1.60	1.60	1.60	1.60								
Members' Bond - Issue 17 **																
2 year - no access £1,000 min - balance/interest from maturing Members' Bond + up to £20,000 per person (max)	1.25	1.25	1.45	1.45	1.90	1.90	1.90	1.90	2.30	2.30	2.70	2.70	3.45	3.45	3.85	3.85

## Notes:

1. All savings accounts will have interest paid gross. Gross rate is the contractual rate of interest before the deduction of income tax at the rate specified by law.
2. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. It is your responsibility to declare any interest you earn over your personal savings allowance directly to HMRC.
3. Interest paid gross on ISA accounts is tax free and does not affect your Personal Savings Allowance.
4. All rates quoted are variable except for the 2 Year Fixed Rate Savings Bond.
5. AER stands for Annual Equivalent Rate. It illustrates what the interest rate would be if interest were paid and compounded each year. In other words, it takes into account the payment of interest monthly or half yearly. All savings products advertisements which quote interest rates should contain an AER so you will be able to compare more easily what you can expect over time.
6. Subject to the terms of your account you may withdraw up to £500 cash on demand.
7. Individual terms and conditions may apply.
8. Changes in interest rates are advertised in the Hinckley Times and the Loughborough Echo or by personal notice.
9. Current interest rates can also be viewed on the Society's website ([www.esbs.co.uk](http://www.esbs.co.uk)).
10. Bank Base Rate: 17th March 2022 - 4th May 2022 = 0.75%. 5th May 2022 - 15th June 2022 = 1.00%. 16th June 2022 - 3rd August 2022 = 1.25%. 4th August 2022 - 21st September 2022 = 1.75%. 22nd September 2022 - 2nd November 2022 = 2.25%. 3rd November 2022 - 14th December 2022 = 3.00%. 15th December 2022 - 1st February 2023 = 3.50%. 2nd February 2023 - 22nd March 2023 = 4.00%. 23rd March 2023 - 10th May 2023 = 4.25%. 11th May 2023 - rate changed to 4.50%.  
Bank Base Rate means the rate currently referred to as the Bank of England Official Bank Rate.
11. ~ Members' Bond Issue 18 introduced 1st May 2022 for maturing Members' Bond Issue 15.
12. <> Members' Bond Issue 19 introduced 1st May 2022 for maturing Members' Bond Issue 16.
13. \*\* Members' Bond Issues 16 and 17 introduced 1st May 2021 for maturing Members' Bond Issues 13 and 14. Members Bond Issue 15 was introduced 1st May 2020 for maturing Members Bond Issue 12.
14. 2 Year Fixed Rate Savings Bond - Issue 2 introduced 1st November 2022.
15. 1 Year Savings Bond - Issue 1 and 2 Year Savings Bond - Issue 1 introduced 15th July 2022.
16. ++ These rates were correct as at 1st June 2023.

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