

Current Variable Savings Interest Rates – Effective 16th January 2025



Account Name	Min Balance	Max Balance	Interest Paid	Payment Date	Gross/AER%	Withdrawals/Notice	Notes
Basic Savings Plans							
Instant Access Share	£1+	£500k	Monthly	End of month	1.50% / 1.51%	Unlimited	
30 Day Notice Issue 2	£100+	£500k	Monthly	End of month	2.50% / 2.53%	30 days notice	
180 Day Notice	£500+	£500k	Annually	31 st March	4.35%	180 days notice	Withdrawals on demand, subject to penalty
Regular Savings							
Regular Saver 5	£0	£500k	Annually	31 st March	£0.01-£6k – 5.00% £6k+ – 2.50%	Unlimited	This product has a tiered interest rate. The max monthly deposit is £500. Withdrawals cannot be made up by subsequent deposits.
Limited Access Savings							
Limited Access Saver	£1,000+	£500k	Annually	31 st March	3.75%	Limited to 3 withdrawals per calendar year	4th withdrawal results in account closure and a charge equal to 100 days' interest on the final balance
Melton Online Savings							
Online Easy Save	£1+	£250k	Monthly	End of month	1.50% / 1.51%	Unlimited	
Online 30 Day Notice Issue 2	£100+	£250k	Monthly	End of month	2.50% / 2.53%	30 days notice	
Online 180 Day Notice	£1,000+	£250k	Annually	31 st March	4.35%	180 days notice	Withdrawals on demand, subject to penalty
Children's Accounts (max age 16)							
Young Savers	£5+	£50k	Annually	1 st March	3.00%	Unlimited	
Wild Ones Young Savers Issue 2	£5+	£10k	Monthly	End of month	4.00% / 4.07%	30 days notice	Local restrictions
Fixed Rate (Non-ISA) – Please see our website for further details							

1. Gross rate is the contractual rate of interest payable without tax taken off. AER stands for Annual Equivalent Rate and illustrates what the rate would be if interest was paid and compounded each year [as every advert 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]. Rate of interest payable depends on individual circumstances and may be subject to change in the future.

2. The tax-free rate is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on individual circumstances and may be subject to change in future.

To view current and previous closed issue variable rates, please visit our website.

www.themelton.co.uk

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Tax-Free Savings							
180 Day Notice Cash ISA	£25+	£500k	Annually	31 st March	3.75%	180 days notice	Withdrawals on demand, subject to penalty
100 Day Notice Cash ISA – Issue 1	£25+	£500k	Annually	31 st March	3.00%	100 days notice	Withdrawals on demand, subject to penalty
Easy Access ISA 2	£1+	£500k	Annually	31 st March	3.50%	Unlimited	
Easy Access ISA	£1+	£500k	Annually	31 st March	1.90%	Unlimited	

Tax-Free Fixed Rates (ISA) – Please see our website for further details.

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Closed Issue Savings Interest Rates
– Effective 16th January 2025



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Non-ISA					
180 Day Notice	£500+	£500k	Monthly	End of month	4.27% / 4.35%
Online 180 Day Notice	£1,000+	£250k	Monthly	End of month	4.27% / 4.35%
90 Day Notice	£1+	£250k	Monthly	End of month	2.60% / 2.63%
90 Day Notice Loyalty	£1+	£500k	Monthly	End of month	2.60% / 2.63%
30 Day Notice Issue 1	£100+	£500k	Monthly	End of month	2.50% / 2.53%
50 Plus Share	£100+	£500k	Monthly	End of month	2.50% / 2.53%
30 Plus Share	£100+	£500k	Monthly	End of month	2.50% / 2.53%
Loyalty Saver	£100+	£500k	Annually	31 st March	2.50%
Loyalty Saver Issue 2	£100+	£500k	Monthly	End of month	2.50% / 2.53%
Regular Saver 6	£0+	£500k	Annually	31 st March	6.00%
Regular Saver 3	£10+	£3k	Annually	31 st March	5.00%
Regular Saver	£10+	£500k	Annually	31 st March	2.35%
0216 Savers Issue 1 & 2	£5+	£50k	Annually	31 st March	3.00%
Wild Ones Young Savers	£5+	£10k	Monthly	End of month	4.00% / 4.07%
Homesave	£100+	£20k	Monthly	End of month	2.50% / 2.53%
Deposit	£1+	£500k	Annually	31 st March	1.50%
Portfolio Share	£1+	£500k	Annually	31 st March	1.50%

Account Name	Min Balance	Max Balance	Interest Paid	Payment Date	Tax-Free/AER%
ISAs					
Regular Saver ISA	£1	£500k	Annually	31 st March	5.00%
100 Day Notice Cash ISA – Issue 2	£25+	£500k	Annually	31 st March	3.00%
60 Day Notice Cash ISA	£25+	£500k	Annually	31 st March	2.75%
Cash ISA	£1+	£500k	Annually	31 st March	1.90%

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