

# Notification of Change to our Interest Rates

Effective from 16<sup>th</sup> January 2026

## Live Accounts

### Children's Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Junior Cash ISA	16/01/2026	1.80%	1.80%	1.65%	1.65%
Children's Future Saver	16/01/2026	1.80%	1.80%	1.70%	1.70%
Children's Regular Saver	16/01/2026	1.85%	1.85%	1.75%	1.75%
Young Chorleian	16/01/2026	1.55%	1.55%	1.40%	1.40%
Regional Flexible Junior Saver	16/01/2026	4.10%	4.10%	4.00%	4.00%

### Easy Access Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Easy Access Saver (1 Withdrawal)	16/01/2026	3.85%	3.85%	3.70%	3.70%
Easy Access Saver (2 Withdrawals)	16/01/2026	3.45%	3.45%	3.30%	3.30%
Easy Access Saver (3 Withdrawals)	16/01/2026	2.35%	2.35%	2.20%	2.20%
Easy Access Saver (4 Withdrawals)	16/01/2026	2.20%	2.20%	2.05%	2.05%
Easy Access Saver (6 Withdrawals)	16/01/2026	2.10%	2.10%	2.00%	2.00%
Easy Access Saver (12 Withdrawals)	16/01/2026	1.70%	1.70%	1.55%	1.55%
Chorleian Share	16/01/2026	1.00%	1.00%	0.90%	0.90%
Affinity Accounts	16/01/2026	1.00%	1.00%	0.90%	0.90%
Over 60's (£1-£84,999)	16/01/2026	1.85%	1.85%	1.70%	1.70%
Over 60's (£85,000-£169,999)	16/01/2026	1.95%	1.95%	1.80%	1.80%
Over 60's (£170,000+)	16/01/2026	2.05%	2.05%	1.90%	1.90%
Home Saver	16/01/2026	4.25%	4.25%	4.25%	4.25%
Online Saver (Triple Access)	16/01/2026	4.00%	4.00%	4.00%	4.00%

### Regular Saver Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Regular Saver (All Accounts)	16/01/2026	5.15%	5.15%	5.10%	5.10%
Regional 2 Year Flexible Saver	16/01/2026	5.15%	5.15%	5.10%	5.10%

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## Business Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
120 Day Notice Business Account	05/01/2026	4.05%	4.05%	3.80%	3.80%
	18/05/2026	3.80%	3.80%	3.55%	3.55%

## Easy Access ISAs

Account Name	Date of Change	Current Annual Interest Rate Tax-free(3)	Current AER(2)	New Annual Interest Rate Tax-free(3)	New AER(2)
Easy Access Cash ISA (1 Withdrawal)	16/01/2026	3.80%	3.80%	3.60%	3.60%
Easy Access Cash ISA (2 Withdrawals)	16/01/2026	3.35%	3.35%	3.15%	3.15%
Easy Access Cash ISA (3 Withdrawals)	16/01/2026	2.80%	2.80%	2.60%	2.60%
Easy Access Cash ISA (4 Withdrawals)	16/01/2026	2.30%	2.30%	2.15%	2.15%
Easy Access Cash ISA (6 Withdrawals)	16/01/2026	1.95%	1.95%	1.80%	1.80%
Online Cash ISA (Triple Access)	16/01/2026	4.10%	4.10%	4.10%	4.10%
Chorley Cash ISA	16/01/2026	1.00%	1.00%	0.90%	0.90%

## Notice ISAs

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
60 Day Notice Cash ISA	17/03/2026	2.45%	2.45%	2.25%	2.25%
90 Day Notice Cash ISA	16/04/2026	2.65%	2.65%	2.45%	2.45%

## Notice Saver Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
30 Day Notice Account	16/02/2026	2.65%	2.65%	2.50%	2.50%
60 Day Notice Account	17/03/2026	2.75%	2.75%	2.60%	2.60%
90 Day Notice Account	16/04/2026	2.95%	2.95%	2.75%	2.75%
120 Day Notice Account	05/01/2026	3.30%	3.30%	3.05%	3.05%
	18/05/2026	3.05%	3.05%	2.90%	2.90%

## Members Maturity Accounts (Only available to members with eligible maturing account)

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Members Maturity Easy Access Saver (2 Withdrawals)	16/01/2026	3.80%	3.80%	3.70%	3.70%

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## Closed Accounts

### Children's Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Foxley Fund Account	16/01/2026	1.80%	1.80%	1.70%	1.70%
Cash Child Trust Fund (Non Stakeholder)	16/01/2026	1.80%	1.80%	1.65%	1.65%

### Easy Access Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Single Access Saver (1 Withdrawal)	16/01/2026	3.85%	3.85%	3.70%	3.70%
Over 60's (Tier 1)	16/01/2026	1.85%	1.85%	1.70%	1.70%
Over 60's (Tier 2)	16/01/2026	1.95%	1.95%	1.80%	1.80%
Over 60's (Tier 3)	16/01/2026	2.05%	2.05%	1.90%	1.90%

### Regular Saver Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Seasonal Saver (All Accounts)	16/01/2026	5.15%	5.15%	5.10%	5.10%

### Business Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
Chorleian Clubs & Charities	16/01/2026	0.95%	0.95%	0.90%	0.90%
Chorleian Business	16/01/2026	0.95%	0.95%	0.90%	0.90%
Chorleian Business Deposit	16/01/2026	0.95%	0.95%	0.90%	0.90%
90 Day Notice Business Deposit	16/04/2026	3.60%	3.60%	3.35%	3.35%

### Easy Access ISAs

Account Name	Date of Change	Current Annual Interest Rate Tax-free(3)	Current AER(2)	New Annual Interest Rate Tax-free(3)	New AER(2)
Help to Buy ISA	16/01/2026	2.00%	2.00%	1.80%	1.80%
Easy Access Cash ISA (12 Withdrawals)	16/01/2026	1.65%	1.65%	1.50%	1.50%

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## Notice ISAs

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
120 Day Notice Cash ISA	05/01/2026	3.25%	3.25%	3.00%	3.00%
	18/05/2026	3.00%	3.00%	2.80%	2.80%
150 Day Notice Cash ISA	03/02/2026	3.65%	3.65%	3.40%	3.40%
	15/06/2026	3.40%	3.40%	3.20%	3.20%

## Notice Saver Accounts

Account Name	Date of Change	Current Annual Interest Rate Gross(1)	Current AER(2)	New Annual Interest Rate Gross(1)	New AER(2)
180 Day Notice	03/03/2026	3.55%	3.55%	3.30%	3.30%
	15/07/2026	3.30%	3.30%	3.15%	3.15%
195 Day Notice	30/12/2025	4.25%	4.25%	3.75%	3.75%
	17/03/2026	3.75%	3.75%	3.40%	3.40%
	30/07/2026	3.40%	3.40%	3.20%	3.20%
200 Day Notice	30/12/2025	4.40%	4.40%	3.80%	3.80%
	23/03/2026	3.80%	3.80%	3.40%	3.40%
	04/08/2026	3.40%	3.40%	3.20%	3.20%

**Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.**

### Definitions:

- (1) Gross** is the gross rate of interest is the interest rate payable before any income tax is deducted (if you do pay tax).
- (2) AER** stands for Annually Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
- (3) Tax Free** interest will be paid exempt of UK income tax.

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