## Historic Interest Rates for our Credit Union

### Savings accounts since January 2015

Correct as of 17 October 2023

### Ethical 100-Day Notice Credit Union Account

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>22/02/2018</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>0.65%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>0.80%</td>
</tr>
<tr>
<td></td>
<td><strong>(Product withdrawn from sale on 22/07/2020)</strong></td>
<td></td>
</tr>
<tr>
<td>01/10/2020</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>0.40%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>0.055%</td>
</tr>
<tr>
<td></td>
<td><strong>(Product reintroduced 03/12/2020)</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>(Product withdrawn from sale on 03/02/2021)</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>(Product reintroduced on 14/01/2022)</strong></td>
<td></td>
</tr>
<tr>
<td>18/02/2022</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>0.60%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>0.75%</td>
</tr>
<tr>
<td>19/05/2022</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>0.71%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>0.86%</td>
</tr>
<tr>
<td>08/07/2022</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>0.81%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>0.96%</td>
</tr>
<tr>
<td>16/08/2022</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>1.26%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>1.41%</td>
</tr>
<tr>
<td>28/09/2022</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>1.71% / 1.72%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>1.86% / 1.87%</td>
</tr>
<tr>
<td>27/01/2023</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>2.12% / 2.14%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>2.27% / 2.29%</td>
</tr>
<tr>
<td>16/06/2023</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>2.26% / 2.28%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>2.41% / 2.43%</td>
</tr>
<tr>
<td>17/07/2023</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>2.56% / 2.58%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>2.71% / 2.74%</td>
</tr>
<tr>
<td>14/08/2023</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>2.66% / 2.69%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>2.81% / 2.84%</td>
</tr>
<tr>
<td>14/09/2023</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>3.06% / 3.10%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>3.21% / 3.25%</td>
</tr>
</tbody>
</table>
### Ethical 100-Day Notice Credit Union Account

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/10/2023</td>
<td>£0 - £999</td>
<td>0.10%</td>
</tr>
<tr>
<td></td>
<td>£1,000 - £24,999</td>
<td>3.14% / 3.18%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>3.29% / 3.33%</td>
</tr>
</tbody>
</table>

### Ethical 6-Month Credit Union Fixed Rate Account

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>19/05/2022</td>
<td>£25,000+</td>
<td>0.91%</td>
</tr>
<tr>
<td>08/07/2022</td>
<td>£25,000+</td>
<td>1.14%</td>
</tr>
</tbody>
</table>

(Product withdrawn from sale on 15/07/2022)

### Ethical 1-Year Credit Union Fixed Rate Account

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>22/02/2018</td>
<td>£2,500 - £24,999</td>
<td>0.70%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>1.10%</td>
</tr>
<tr>
<td>20/07/2018</td>
<td>£25,000+</td>
<td>1.10%</td>
</tr>
<tr>
<td>16/04/2019</td>
<td>£25,000+</td>
<td>1.30%</td>
</tr>
</tbody>
</table>

(Product withdrawn from sale on 13/03/2020)

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/05/2020</td>
<td>£25,000+</td>
<td>0.90%*</td>
</tr>
<tr>
<td>16/07/2020</td>
<td>£25,000+</td>
<td>0.75%*</td>
</tr>
<tr>
<td>01/08/2020</td>
<td>£25,000+</td>
<td>0.61%*</td>
</tr>
<tr>
<td>01/09/2020</td>
<td>£25,000+</td>
<td>0.50%*</td>
</tr>
<tr>
<td>01/10/2020</td>
<td>£25,000+</td>
<td>0.45%*</td>
</tr>
<tr>
<td>01/11/2020</td>
<td>£25,000+</td>
<td>0.40%*</td>
</tr>
</tbody>
</table>

(Product reintroduced 01/12/2020)

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/12/2020</td>
<td>£25,000+</td>
<td>0.38%</td>
</tr>
<tr>
<td>11/12/2020</td>
<td>£25,000+</td>
<td>0.55%</td>
</tr>
<tr>
<td>11/02/2021</td>
<td>£25,000+</td>
<td>0.50%</td>
</tr>
<tr>
<td>15/03/2021</td>
<td>£25,000+</td>
<td>0.45%</td>
</tr>
<tr>
<td>10/01/2022</td>
<td>£25,000+</td>
<td>0.60%</td>
</tr>
<tr>
<td>11/02/2022</td>
<td>£25,000+</td>
<td>1.05%</td>
</tr>
<tr>
<td>21/04/2022</td>
<td>£25,000+</td>
<td>1.20%</td>
</tr>
<tr>
<td>19/05/2022</td>
<td>£25,000+</td>
<td>1.26%</td>
</tr>
</tbody>
</table>
### Ethical 1-Year Credit Union Fixed Rate Account (continued)

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/07/2022</td>
<td>£25,000+</td>
<td>1.41%</td>
</tr>
<tr>
<td>10/08/2022</td>
<td>£25,000+</td>
<td>2.01%</td>
</tr>
<tr>
<td>28/09/2022</td>
<td>£25,000+</td>
<td>2.51%</td>
</tr>
<tr>
<td>02/12/2022</td>
<td>£25,000+</td>
<td>3.01%</td>
</tr>
<tr>
<td>27/01/2023</td>
<td>£25,000+</td>
<td>3.31%</td>
</tr>
<tr>
<td>12/06/2023</td>
<td>£25,000+</td>
<td>3.51%</td>
</tr>
<tr>
<td>17/07/2023</td>
<td>£25,000+</td>
<td>3.76%</td>
</tr>
<tr>
<td>14/08/2023</td>
<td>£25,000+</td>
<td>3.96%</td>
</tr>
<tr>
<td>08/09/2023</td>
<td>£25,000+</td>
<td>4.71%</td>
</tr>
<tr>
<td>14/09/2023</td>
<td>£25,000+</td>
<td>4.96%</td>
</tr>
<tr>
<td>05/10/2023</td>
<td>£25,000+</td>
<td>5.06%</td>
</tr>
<tr>
<td>17/10/2023</td>
<td>£25,000+</td>
<td>4.81%</td>
</tr>
</tbody>
</table>

*available for reinvestments only*
## Ethical 3-Year Credit Union Fixed Rate Account

<table>
<thead>
<tr>
<th>Date From</th>
<th>Balance</th>
<th>Interest rate (Gross/AER)</th>
</tr>
</thead>
<tbody>
<tr>
<td>22/02/2018</td>
<td>£2,500 - £24,999</td>
<td>0.90%</td>
</tr>
<tr>
<td></td>
<td>£25,000+</td>
<td>1.20%</td>
</tr>
<tr>
<td></td>
<td>(Product withdrawn from sale on 20/07/2018)</td>
<td></td>
</tr>
<tr>
<td>11/06/2019</td>
<td>£25,000 - £500,000</td>
<td>2.02%</td>
</tr>
<tr>
<td></td>
<td>(Product withdrawn from sale on 05/09/2019)</td>
<td></td>
</tr>
<tr>
<td>03/12/2020</td>
<td>£25,000 - £500,000</td>
<td>0.70%</td>
</tr>
<tr>
<td></td>
<td>(Product withdrawn from sale on 19/02/2021)</td>
<td></td>
</tr>
<tr>
<td>19/11/2021</td>
<td>£25,000 - £500,000</td>
<td>0.70%</td>
</tr>
<tr>
<td></td>
<td>(Product withdrawn from sale on 11/02/2022)</td>
<td></td>
</tr>
<tr>
<td>09/09/2022</td>
<td>£25,000-£500,000</td>
<td>3.15%</td>
</tr>
<tr>
<td>28/09/2022</td>
<td>£25,000-£500,000</td>
<td>3.50%</td>
</tr>
<tr>
<td>27/01/2023</td>
<td>£25,000-£500,000</td>
<td>3.80%</td>
</tr>
<tr>
<td>17/07/2023</td>
<td>£25,000-£500,000</td>
<td>4.16%</td>
</tr>
<tr>
<td>14/09/2023</td>
<td>£25,000-£500,000</td>
<td>4.31%</td>
</tr>
</tbody>
</table>

Charity Bank pays all savings interest gross – this means that there will be no tax deducted.

AER. This stands for Annual Equivalent Rate and illustrates the annual rate of return assuming interest is paid and compounded once each year. We quote the AER on all of our accounts so that you can compare our savings accounts with those of other banks.

GROSS. The interest rate without tax deducted.