

Historic Interest Rates for our Credit Union Savings accounts since January 2015

Correct as of 19 November 2021



Ethical 100-Day Notice Credit Union Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£0 - £999	0.10%
	£1,000 - £24,999	0.65%
	£25,000+	0.80%
01/10/2020	£0 - £999	0.10%
	£1,000 - £24,999	0.40%
	£25,000+	0.55%
(Product withdrawn from sale on 22/07/2020)		
(Product reintroduced 3/12/2020)		
(Product withdrawn from sale on 03/02/2021)		

Ethical 1-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£2,500 - £24,999	0.70%
	£25,000+	1.10%
20/07/2018	£25,000+	1.10%
(Product withdrawn from sale on 13/03/20)		
01/05/2020	£25,000+	0.90%*
16/07/2020	£25,000+	0.75%*
01/08/2020	£25,000+	0.61%*
01/09/2020	£25,000+	0.50%*
01/10/2020	£25,000+	0.45%*
01/11/2020	£25,000+	0.40%*
01/12/2020	£25,000+	0.38%
11/12/2020	£25,000+	0.55%
11/02/2021	£25,000+	0.50%
15/03/2021	£25,000+	0.45%
*available for reinvestments only		

Ethical 3-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£2,500 - £24,999 £25,000+	0.90% 1.20%
(Product withdrawn from sale on 20/07/2018)		
11/06/2019	£25,000 - £500,000	2.02%
(Product withdrawn from sale on 05/09/2019)		
03/12/2020	£25,000 - £500,000	0.70%
(Product withdrawn from sale on 19/02/2021)		
19/11/2021	£25,000 - £500,000	0.70%
(Product reintroduced 19/11/2021)		

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.