Historic Interest Rates for our Business Savings accounts since January 2015

Correct as of 15 September 2026

Ethical 40-Day Notice Business Account

Date From	Balance	Interest rate (Gross/AER)
07/09/2016	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.50% 0.60%
07/11/2016	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.40% 0.55%
(Product unpublished 02/02/2018)		
19/05/2020	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.20% 0.35%
(Product reintroduced on 19/11/2021)		
19/05/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.41% 0.56%
08/07/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.51% 0.66%
16/08/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.96% 1.11%
28/09/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.39% / 1.40% 1.54% / 1.55%
27/01/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.71% / 1.72% 1.86% / 1.87%
16/06/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.91% / 1.92% 2.06% / 2.08%
17/07/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.26% / 2.28% 2.41% / 2.43%
14/08/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.52% / 2.54% 2.67% / 2.70%

Ethical 40-Day Notice Business Account (continued)

Date From	Balance	Interest rate (Gross/AER)
14/09/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.98% / 3.01% 3.13% / 3.17%
05/10/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.11% / 3.15% 3.26% / 3.30%
29/11/2024	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.01% / 3.04% 3.16% / 3.20%
17/04/2025	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.91% / 2.94% 3.06% / 3.10%
11/02/2026	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.86% / 2.89% 3.01% / 3.04%

Ethical 100-Day Notice Business Account

Date From	Balance	Interest rate (Gross/AER)
07/09/2016	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.60% 0.70%
07/11/2016	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.50% 0.65%
02/02/2018	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.65% 0.80%
(Product withdrawn from sale on 22/07/2020)		
01/10/2020	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.40% 0.55%
(Product reintroduced 03/12/2020)		
(Product withdrawn from sale on 03/02/2021)		
(Product reintroduced on 14/01/2022)		
18/02/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.60% 0.75%
19/05/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.71% 0.86%
08/07/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 0.81% 0.96%

Ethical 100-Day Notice Business Account (continued)

Date From	Balance	Interest rate (Gross/AER)
16/08/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.26% 1.41%
28/09/2022	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 1.71% / 1.72% 1.86% / 1.87%
27/01/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.12% / 2.14% 2.27% / 2.29%
16/06/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.26% / 2.28% 2.41% / 2.43%
17/07/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.56% / 2.58% 2.71% / 2.74%
14/08/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.66% / 2.69% 2.81% / 2.84%
14/09/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.06% / 3.10% 3.21% / 3.25%
05/10/2023	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.14% / 3.18% 3.29% / 3.33%
29/11/2024	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 3.04% / 3.07% 3.19% / 3.23%
17/04/2025	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.94% / 2.97% 3.09% / 3.13%
11/02/2026	£0 - £999 £1,000 - £24,999 £25,000+	0.10% 2.89% / 2.92% 3.04% / 3.07%

Ethical 1-Year Business Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
07/09/2016	£2,500 - £24,999 £25,000+	0.60% 1.00%
22/02/2018	£2,500 - £24,999 £25,000+	0.80% 1.20%
20/07/2018	£10,000+	1.20%
(Product withdrawn from sale on 13/03/20)		
01/05/2020	£10,000+	0.96%*
01/07/2020	£10,000+	0.81%*
01/08/2020	£10,000+	0.68%*

Ethical 1-Year Business Fixed Rate Account (continued)

Date From	Balance	Interest rate (Gross/AER)
01/09/2020	£10,000+	0.58%*
01/10/2020	£10,000+	0.50%*
01/11/2020	£10,000+	0.45%*
(Product reintroduced 01/12/2020)		
01/12/2020	£10,000+	0.41%
11/12/2020	£10,000+	0.60%
11/02/2021	£10,000+	0.52%
15/03/2021	£10,000+	0.47%
10/01/2022	£10,000+	0.62%
11/02/2022	£10,000+	1.25%
19/05/2022	£10,000+	1.36%
08/07/2022	£10,000+	1.56%
10/08/2022	£10,000+	2.06%
28/09/2022	£10,000+	2.56%
02/12/2022	£10,000+	3.06%
27/01/2023	£10,000+	3.36%
12/06/2023	£10,000+	3.56%
17/07/2023	£10,000+	3.81%
14/08/2023	£10,000+	4.01%
08/09/2023	£10,000+	4.76%
14/09/2023	£10,000+	5.01%
05/10/2023	£10,000+	5.11%
17/10/2023	£10,000+	4.86%
06/02/2024	£10,000+	4.51%
17/09/2024	£10,000+	4.46%
19/11/2024	£10,000+	4.26%
25/03/2025	£10,000+	4.16%
06/05/2025	£10,000+	4.01%
10/06/2025	£10,000+	3.88%
15/07/2025	£10,000+	3.71%
19/08/2025	£10,000+	3.61%
27/01/2026	£10,000+	3.56%
21/07/2026	£10,000+	3.71%
15/09/2026	£10,000+	3.86%
*available for reinvestments only		

Ethical 3-Year Business Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
07/09/2016	£2,500 - £24,999 £25,000+	0.90% 1.30%
02/12/2016	£2,500 - £24,999 £25,000+	0.90% 1.20%
22/02/2018	£2,500 - £24,999 £25,000+	1.00% 1.30%
(Product withdrawn from sale on 20/07/2018)		
(Product reintroduced 11/06/2019)		
11/06/2019	£10,000 - £500,000	2.10%
(Product withdrawn from sale on 05/09/2019)		
(Product reintroduced 03/12/2020)		
03/12/2020	£10,000 - £500,000	0.75%
(Product withdrawn from sale on 19/02/2021)		
(Product reintroduced 19/11/2021)		
19/11/2021	£10,000 - £500,000	0.75%
(Product withdrawn from sale 11/02/2022)		
(Product reintroduced 09/09/2022)		
09/09/2022	£10,000 - £500,000	3.15%
28/09/2022	£10,000 - £500,000	3.55%
27/01/2023	£10,000 - £500,000	3.85%
17/07/2023	£10,000 - £500,000	4.21%
14/09/2023	£10,000 - £500,000	4.36%
06/02/2024	£10,000 - £500,000	4.26%
22/02/2024	£10,000 - £500,000	4.06%
17/09/2024	£10,000 - £500,000	4.01%
19/11/2024	£10,000 - £500,000	3.96%
(Product withdrawn from sale on 06/12/2024)		
06/12/2024	£10,000 - £500,000	3.96%*
(Product reintroduced on 25/03/2025)		
25/03/2025	£10,000 - £500,000	3.36%
21/10/2025	£10,000 - £500,000	3.61%
21/07/2026	£10,000 - £500,000	3.71%
15/09/2026	£10,000 - £500,000	3.96%
*available for reinvestments only		

Ethical Easy Access Account (Business Savings)

Date From	Balance	Interest rate (Gross/AER)
Date From	**Balance**	**Interest rate (Gross/AER)**
01/09/2017	£0 - £9,999 £10,000+	0.10% 0.50%
22/02/2018	£0 - £9,999 £10,000+	0.10% 0.75%
16/06/2020	£0 - £9,999 £10,000+	0.10% 0.60%
(Product withdrawn from sale on 02/07/2020)		
01/10/2020	£0 - £9,999 £10,000+	0.10% 0.50%
16/04/2021	£0 - £9,999 £10,000+	0.10% 0.35%
(Product reintroduced on 14/01/2022)		
19/05/2022	£0 - £9,999 £10,000+	0.10% 0.51%
08/07/2022	£0 - £9,999 £10,000+	0.10% 0.61%
10/08/2022	£0 - £9,999 £10,000+	0.10% 1.16%
(Product withdrawn from sale on 06/10/2022)		
(Product reintroduced on 27/01/2023)		
27/01/2023	£0 - £9,999 £10,000+	0.10% 1.72% / 1.73%
16/06/2023	£0 - £9,999 £10,000+	0.10% 1.91% / 1.92%
17/07/2023	£0 - £9,999 £10,000+	0.10% 2.31% / 2.33%
14/08/2023	£0 - £9,999 £10,000+	0.10% 2.56% / 2.58%
14/09/2023	£0 - £9,999 £10,000+	0.10% 3.11% / 3.15%
05/10/2023	£0 - £9,999 £10,000+	0.10% 3.22% / 3.26%
27/01/2023	£0 - £9,999 £10,000+	0.10% 1.72% / 1.73%
16/06/2023	£0 - £9,999 £10,000+	0.10% 1.91% / 1.92%
17/07/2023	£0 - £9,999 £10,000+	0.10% 2.31% / 2.33%
14/08/2023	£0 - £9,999 £10,000+	0.10% 2.56% / 2.58%
14/09/2023	£0 - £9,999 £10,000+	0.10% 3.11% / 3.15%

Ethical Easy Access Account (Business Savings) continued

Date From	Balance	Interest rate (Gross/AER)
05/10/2023	£0 - £9,999 £10,000+	0.10% 3.22% / 3.26%
(Product withdrawn from sale on 22/02/2024)		
(Product reintroduced on 19/09/2024)		
19/09/2024	£0 - £9,999 £10,000+	0.10% 3.22% / 3.26%
17/04/2025	£0 - £9,999 £10,000+	0.10% 3.01% / 3.04%
25/07/2025	£0 - £9,999 £10,000+	0.10% 2.91% / 2.94%

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.