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

Correct as of 15 September 2026

Ethical 100-Day Notice Credit Union Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£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(Product withdrawn from sale on 22/07/2020)		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% 055%
(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(Product withdrawn from sale on 03/02/2021)		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%
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%

Ethical 100-Day Notice Credit Union Account (continued)

Date From	Balance	Interest rate (Gross/AER)
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 6-Month Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
19/05/2022	£25,000+	0.91%
08/07/2022	£25,000+	1.14%
(Product withdrawn from sale on 15/07/2022)		

Ethical 1-Year Credit Union Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
22/02/2018	£2,500 - £24,999 £25,000+	0.70% 1.10%
20/07/2018	£25,000+	1.10%
16/04/2019	£25,000+	1.30%
(Product withdrawn from sale on 13/03/2020)		
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%*
(Product reintroduced 01/12/2020)		
01/12/2020	£25,000+	0.38%
11/12/2020	£25,000+	0.55%
11/02/2021	£25,000+	0.50%

Ethical 1-Year Credit Union Fixed Rate Account (continued)

Date From	Balance	Interest rate (Gross/AER)
15/03/2021	£25,000+	0.45%
10/01/2022	£25,000+	0.60%
11/02/2022	£25,000+	1.05%
21/04/2022	£25,000+	1.20%
19/05/2022	£25,000+	1.26%
08/07/2022	£25,000+	1.41%
10/08/2022	£25,000+	2.01%
28/09/2022	£25,000+	2.51%
02/12/2022	£25,000+	3.01%
27/01/2023	£25,000+	3.31%
12/06/2023	£25,000+	3.51%
17/07/2023	£25,000+	3.76%
14/08/2023	£25,000+	3.96%
08/09/2023	£25,000+	4.71%
14/09/2023	£25,000+	4.96%
05/10/2023	£25,000+	5.06%
17/10/2023	£25,000+	4.81%
06/02/2024	£25,000+	4.51%
17/09/2024	£25,000+	4.46%
19/11/2024	£25,000+	4.26%
25/03/2025	£25,000+	4.16%
06/05/2025	£25,000+	4.01%
10/06/2025	£25,000+	3.88%
15/07/2025	£25,000+	3.71%
19/08/2025	£25,000+	3.61%
27/01/2026	£25,000+	3.56%
21/07/2026	£25,000+	3.71%
15/09/2026	£25,000+	3.86%
*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)		
(Product reintroduced 11/06/2019)		
11/06/2019	£25,000 - £500,000	2.02%
(Product withdrawn from sale on 05/09/2019)		
(Product reintroduced 03/12/2020)		
03/12/2020	£25,000 - £500,000	0.70%
(Product withdrawn from sale on 19/02/2021)		
(Product reintroduced 19/11/2021)		
19/11/2021	£25,000 - £500,000	0.70%
(Product withdrawn from sale on 11/02/2022)		
(Product reintroduced 09/09/2022)		
09/09/2022	£25,000-£500,000	3.15%
28/09/2022	£25,000-£500,000	3.50%
27/01/2023	£25,000-£500,000	3.80%
17/07/2023	£25,000-£500,000	4.16%
14/09/2023	£25,000-£500,000	4.31%
06/02/2024	£25,000-£500,000	4.26%
22/02/2024	£25,000-£500,000	4.06%
17/09/2024	£25,000-£500,000	4.01%
19/11/2024	£25,000-£500,000	3.96%
(Product withdrawn from sale on 06/12/2024)		
06/12/2024	£25,000-£500,000	3.96%*
(Product reintroduced 25/03/2025)		
25/03/2025	£25,000-£500,000	3.36%
21/10/2025	£25,000-£500,000	3.61%
21/07/2026	£25,000-£500,000	3.71%
15/09/2026	£25,000-£500,000	3.96%
*available for reinvestments only		

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.

Registered Office: The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE. Company registered in England and Wales No. 4330018. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 207701. Member of the Financial Services Compensation Scheme (FSCS).