Historic Interest Rates for our Personal Savings accounts since January 2015

Correct as of 13 October 2026

Ethical 33-Day Notice Cash ISA (all versions: ISA 1, ISA 2, ISA 3 and CAMRA)

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	£250+	1.50%
15/01/2015	£250+	1.00%
09/09/2016	£250+	0.90%
06/10/2017	£250+	0.96%
21/12/2017	£250+	1.07%
19/05/2020	£250+	0.86%
(Product withdrawn from sale on 28/05/2020)		
07/08/2020	£250+	0.61%
05/01/2021	£250+	0.45%
01/06/2021	£250+	0.30%
(Product reintroduced 18/02/2022)		
21/04/2022	£250+	0.45%
08/07/2022	£250+	0.66%
16/08/2022	£250+	1.06%
28/09/2022	£250+	1.46%
27/01/2023	£250+	1.75%
16/06/2023	£250+	1.96%
17/07/2023	£250+	2.33%
14/08/2023	£250+	2.56%
14/09/2023	£250+	3.01%
25/07/2025	£250+	2.81%
11/02/2026	£250+	2.71%

Ethical 60-Day Notice Cash ISA

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£250+	3.50%

Ethical 33-Day Notice Account (formerly Charity Bank Savings Account)

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	£10 - 24,999 £25,000+	0.60% 0.70%
09/09/2016	£10 - 24,999 £25,000+	0.40% 0.55%
19/05/2020	£10 - 24,999 £25,000+	0.20% 0.35%
18/02/2022	£10 - 24,999 £25,000+	0.35% 0.50%
19/05/2022	£250 - 24,999 £25,000+	0.46% 0.61%
08/07/2022	£250 - 24,999 £25,000+	0.56% 0.71%
16/08/2022	£250 - 24,999 £25,000+	0.96% 1.11%
28/09/2022	£250 - 24,999 £25,000+	1.36% / 1.37% 1.51% / 1.52%
27/01/2023	£250 - 24,999 £25,000+	1.66% / 1.67% 1.81% / 1.82%
16/06/2023	£250 - 24,999 £25,000+	1.86% / 1.87% 2.01% / 2.03%
17/07/2023	£250 - 24,999 £25,000+	2.21% / 2.23% 2.36% / 2.38%
14/08/2023	£250 - 24,999 £25,000+	2.48% / 2.50% 2.63% / 2.66%
14/09/2023	£250 - 24,999 £25,000+	2.97% / 3.00% 3.12% / 3.16%
17/04/2025	£250 - 24,999 £25,000+	2.91% / 2.94% 3.06% / 3.10%
11/02/2026	£250 - 24,999 £25,000+	2.86% / 2.89% 3.01% / 3.04%

Ethical 93-Day Notice Account (formerly Charity Bank Savings Account)

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	£10 - 24,999 £25,000+	0.50% 0.60%
09/09/2016	£10 - 24,999 £25,000+	0.50% 0.65%
(Product withdrawn from sale on 22/07/2020)		

Ethical 93-Day Notice Account (formerly Charity Bank Savings Account) continued

Date From	Balance	Interest rate (Gross/AER)
01/10/2020	£10 - 24,999 £25,000+	0.35% 0.50%
(Product reintroduced 03/12/2020)		
(Product withdrawn from sale on 03/02/2021)		
(Product reintroduced 18/02/2022)		
19/05/2020	£10 - 24,999 £25,000+	0.20% 0.35%
18/02/2022	£10 - 24,999 £25,000+	0.35% 0.50%
19/05/2022	£250 - 24,999 £25,000+	0.46% 0.61%
08/07/2022	£250 - 24,999 £25,000+	0.56% 0.71%
16/08/2022	£250 - 24,999 £25,000+	0.96% 1.11%
28/09/2022	£250 - 24,999 £25,000+	1.36% / 1.37% 1.51% / 1.52%
27/01/2023	£250 - 24,999 £25,000+	1.66% / 1.67% 1.81% / 1.82%
16/06/2023	£250 - 24,999 £25,000+	1.86% / 1.87% 2.01% / 2.03%
17/07/2023	£250 - 24,999 £25,000+	2.21% / 2.23% 2.36% / 2.38%
14/08/2023	£250 - 24,999 £25,000+	2.48% / 2.50% 2.63% / 2.66%
14/09/2023	£250 - 24,999 £25,000+	2.97% / 3.00% 3.12% / 3.16%
17/04/2025	£250 - 24,999 £25,000+	2.91% / 2.94% 3.06% / 3.10%
11/02/2026	£250 - 24,999 £25,000+	2.86% / 2.89% 3.01% / 3.04%

Ethical 365-Day Notice Account (formerly Charity Bank Savings Account)

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	£10 - 24,999 £25,000+	0.70% 1.00%
09/09/2016	£10 - 24,999 £25,000+	0.60% 1.00%
01/10/2020	£10 - 24,999 £25,000+	0.25% 0.65%

Ethical 365-Day Notice Account (formerly Charity Bank Savings Account) continued

Date From	Balance	Interest rate (Gross/AER)
21/04/2022	£10 - 24,999 £25,000+	0.60% 1.00%
08/07/2022	£10 - 24,999 £25,000+	0.85% 1.25%
16/08/2022	£10 - 24,999 £25,000+	1.25% 1.65%
28/09/2022	£10 - 24,999 £25,000+	1.65% / 1.66% 2.05% / 2.07%
27/01/2023	£10 - 24,999 £25,000+	1.92% / 1.93% 2.32% / 2.34%
16/06/2023	£10 - 24,999 £25,000+	2.90% / 2.93% 3.30% / 3.34%
17/07/2023	£10 - 24,999 £25,000+	3.25% / 3.29% 3.65% / 3.70%
14/08/2023	£10 - 24,999 £25,000+	3.45% / 3.49% 3.85% / 3.91%
14/09/2023	£10 - 24,999 £25,000+	4.36% / 4.43% 4.76% / 4.85%
05/10/2023	£10 - 24,999 £25,000+	4.61% / 4.69% 5.01% / 5.10%
07/03/2024	£10 - 24,999 £25,000+	4.11% / 4.17% 4.51% / 4.59%
01/10/2024	£10 - 24,999 £25,000+	4.06% / 4.12% 4.46% / 4.54%
29/11/2024	£10 - 24,999 £25,000+	3.86% / 3.92% 4.26% / 4.33%
17/04/2025	£10 - 24,999 £25,000+	3.76% / 3.81% 4.16% / 4.23%
19/05/2025	£10 - 24,999 £25,000+	3.65% / 3.70% 4.05% / 4.11%
27/06/2025	£10 - 24,999 £25,000+	3.51% / 3.56% 3.91% / 3.97%
25/07/2025	£10 - 24,999 £25,000+	3.36% / 3.40% 3.76% / 3.81%
05/09/2025	£10 - 24,999 £25,000+	3.26% / 3.30% 3.66% / 3.71%
11/02/2026	£10 - 24,999 £25,000+	3.21% / 3.25% 3.61% / 3.66%
21/07/2026	£10 - 24,999 £25,000+	3.31% / 3.35% 3.71% / 3.76%
15/09/2026	£10 - 24,999 £25,000+	3.41% / 3.45% 3.81% / 3.86%
13/10/2026	£10 - 24,999 £25,000+	3.51% / 3.56% 3.91% / 3.97%
(Product unpublished on 22/02/2018)		

Ethical 9-Month Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£5,000-£500,000	3.91%

Ethical 1-Year Fixed Rate Account (formerly Charity Bank Community Account)

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	£0 - 24,999 £25,000+	0.70% 1.00%
07/08/2015	£0 - 24,999 £25,000+	0.70% 1.50%
22/02/2016	£0 - 24,999 £25,000+	0.70% 1.25%
28/07/2016	£0 - 24,999 £25,000+	0.70% 1.15%
15/08/2016	£0 - 24,999 £25,000+	0.70% 1.10%
22/02/2018	£0 - 24,999 £25,000+	0.90% 1.30%
20/07/2018	£5,000+	1.30%
(Product withdrawn from sale on 13/03/2020)		
01/05/2020	£5,000+	1.01%*
01/08/2020	£5,000+	0.69%*
01/09/2020	£5,000+	0.60%*
01/10/2020	£5,000+	0.51%*
(Product reintroduced 01/12/2020)		
01/12/2020	£5,000+	0.45%
11/12/2020	£5,000+	0.60%
(Product withdrawn from sale on 05/02/2021)		
(Product reintroduced 11/02/2021)		
11/02/2021	£5,000+	0.52%
15/03/2021	£5,000+	0.47%
10/01/2022	£5,000+	0.62%
11/02/2022	£5,000+	1.25%
19/05/2022	£5,000+	1.41%
08/07/2022	£5,000+	1.59%
10/08/2022	£5,000+	2.11%
28/09/2022	£5,000+	2.61%
02/12/2022	£5,000+	3.11%
27/01/2023	£5,000+	3.36%
12/06/2023	£5,000+	3.56%

Ethical 1-Year Fixed Rate Account (formerly Charity Bank Community Account) continued

Date From	Balance	Interest rate (Gross/AER)
17/07/2023	£5,000+	3.81%
14/08/2023	£5,000+	4.01%
08/09/2023	£5,000+	4.76%
14/09/2023	£5,000+	5.01%
05/10/2023	£5,000+	5.11%
17/10/2023	£5,000+	4.86%
06/02/2024	£5,000+	4.51%
17/09/2024	£5,000+	4.46%
19/11/2024	£5,000+	4.26%
25/03/2025	£5,000+	4.16%
06/05/2025	£5,000+	4.05%
10/06/2025	£5,000+	3.91%
15/07/2025	£5,000+	3.76%
19/08/2025	£5,000+	3.66%
27/01/2026	£5,000+	3.61%
21/07/2026	£5,000+	3.71%
15/09/2026	£5,000+	3.86%
13/10/2026	£5,000+	3.91%
*available for reinvestments only		

Ethical 2-Year Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£5,000 - £500,000	3.96%

Ethical 30-Month Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£5,000 - £500,000	4.01%

Ethical 3-Year Fixed Rate Account (formerly Charity Bank Community Account)

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	£0 - 24,999 £25,000+	1.00% 1.50%
07/08/2015	£0 - 24,999 £25,000+	1.00% 1.75%
22/02/2016	£0 - 24,999 £25,000+	1.00% 1.70%
25/05/2016	£0 - 24,999 £25,000+	1.00% 1.50%

Ethical 3-Year Fixed Rate Account (formerly Charity Bank Community Account) continued

Date From	Balance	Interest rate (Gross/AER)
15/08/2016	£0 - 24,999 £25,000+	1.00% 1.40%
02/12/2017	£0 - 24,999 £25,000+	1.00% 1.30%
22/02/2018	£0 - £9,999 £10,000+	1.10% 1.40%
(Product withdrawn from sale on 20/07/2018)		
(Product reintroduced 11/06/2019)		
11/06/2019	£5,000 - £500,000	2.00%
(Product withdrawn from sale on 05/09/2019)		
(Product reintroduced 03/12/2020)		
03/12/2020	£5,000 - £500,000	0.75%
(Product withdrawn from sale on 19/02/2021)		
(Product reintroduced 19/11/2021)		
19/11/2021	£5,000 - £500,000	0.75%
(Product withdrawn from sale on 11/02/2022)		
(Product reintroduced 09/09/2022)		
09/09/2022	£5,000-£500,000	3.25%
28/09/2022	£5,000-£500,000	3.65%
27/01/2023	£5,000-£500,000	3.95%
17/07/2023	£5,000-£500,000	4.21%
14/09/2023	£5,000-£500,000	4.36%
06/02/2024	£5,000-£500,000	4.26%
22/02/2024	£5,000-£500,000	4.06%
17/09/2024	£5,000-£500,000	4.01%
19/11/2024	£5,000-£500,000	3.96%
(Product withdrawn from sale on 06/12/2024)		
06/12/2024	£5,000-£500,000	3.96%*
(Product reintroduced 25/03/2025)		
25/03/2025	£5,000-£500,000	3.36%
21/10/2025	£5,000-£500,000	3.66%
21/07/2026	£5,000-£500,000	3.76%
15/09/2026	£5,000-£500,000	3.96%
13/10/2026	£5,000-£500,000	4.06%
*available for reinvestments only		

Ethical 5-Year Fixed Rate Account

Date From	Balance	Interest rate (Gross/AER)
09/10/2026	£10,000-£500,000	4.06%

Ethical Easy Access Account

Date From	Balance	Interest rate (Gross/AER)
05/07/2024	£0-£4,999 £5,000+	0.10% 3.22% / 3.26%
29/11/2024	£0-£4,999 £5,000+	0.10% 3.12% / 3.16%
25/07/2025	£0-£4,999 £5,000+	0.10% 3.01% / 3.04%

Small Steps Account

Date From	Balance	Interest rate (Gross/AER)
01/01/2015	All balances	2.00%/2.02%
01/05/2020	All balances	1.52%/1.53%
01/09/2020	All balances	1.02%
21/04/2022	All balances	1.20%
08/07/2022	All balances	1.35%
16/08/2022	All balances	1.80%
28/09/2022	All balances	2.30% / 2.32%
27/01/2023	All balances	2.60% / 2.63%
12/06/2023	All balances	3.30% / 3.34%
17/07/2023	All balances	3.65% / 3.70%
14/08/2023	All balances	3.85% / 3.91%
14/09/2023	All balances	4.76% / 4.85%
06/02/2024	All balances	4.51% / 4.59%
17/09/2024	All balances	4.46% / 4.54%
19/11/2024	All balances	4.26% / 4.33%
25/03/2025	All balances	4.16% / 4.23%
06/05/2025	All balances	4.05% / 4.11%
10/06/2025	All balances	3.91% / 3.97%
15/07/2025	All balances	3.76% / 3.81%
19/08/2025	All balances	3.66% / 3.71%
27/01/2026	All balances	3.61% / 3.66%
21/07/2026	All balances	3.71% / 3.76%
15/09/2026	All balances	3.81% / 3.86%
13/10/2026	All balances	3.91% / 3.97%
(1-year fixed-term reinvestments of existing savings only from 15/08/2016)		

UK residents: In 6 April 2016 the Government introduced a Personal Savings Allowance (PSA), which enables individuals to earn interest on their savings tax free, up to a certain allowance. The allowance will depend on the individual's income: basic rate tax payers will be able to earn up to £1,000 in savings interest tax free and higher rate tax payers will be able to earn £500 tax free. Additional rate tax payers will not have a Personal Savings Allowance.

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

Individuals who exceed their Personal Savings Allowance, or who do not have one, will owe tax on some, or all, of their savings interest. For more information please see the latest Government information at https://www.gov.uk/government/publications/personal-savings-allowance-factsheet, or contact HMRC at www.gov.uk/contact-hmrc or on 0300 200 3310. UK tax legislation, which can be subject to change, may impact individual circumstances.

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).