Savings Account Rates for Private Individuals

Correct as of 13 October 2026

Existing customers: If you are an existing customer you may have an earlier edition of an account. Your rate will be found on your latest account statement. If you are unsure of your interest rate please contact us on 01732 441944.

Ethical Easy Access Account (Gross/AER)

Notice Period minimum saving £5,000*	£5,000-£85,000
Easy Access	3.01% / 3.04%

*Rate up to £4,999 is 0.10%

Ethical Notice Cash Individual Savings Accounts (ISA)

Notice period	Minimum saving £250
ISA (33 days)	2.71%
ISA (60 days)	3.50%

Ethical Notice Accounts (Gross/AER)

Notice period minimum saving £250	£250-£24,999	£25,000-£500,000
33 days	2.86% / 2.89%	3.01% / 3.04%
93 days	2.89% / 2.92%	3.04% / 3.07%

Ethical Fixed Rate Accounts (Gross/AER)

Fixed term minimum saving £5,000	£5,000-£500,000
9-months	3.91%
1-year	3.91%
2-years	3.96%
30-months	4.01%
3-years	4.06%
5-years	4.06%

Personal savings: If you wish to deposit more than £500,000 with Charity Bank please contact our savings team on **01732 441944**.

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 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.

This means that 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.

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).

Additional Charges & Fees

Correct as of 8 July 2022

This list contains the standard charges we make for particular types of services.

Standard account services charges

Credits paid into your account in following ways: Direct Debits, CHAPS, Standing Orders, BACS, Cheques and Faster Payments.	Free

Additional payment services charges and other account services

CHAPS payments within the UK at your request	£20.00
Duplicate statements: Where you request a copy of a statement from a previous statement period.	Free for the previous 12 months period (one set of copies only) then variable, depending upon the amount of work involved up to a maximum of £10 per request. The exact charge will be agreed with you in advance.

We reserve the right to charge in other circumstances, but only where it is deemed reasonable by the bank. This could include if it becomes uneconomic to provide existing types of transaction or services without charge. This could also include charging for a new, or unusual transaction, or passing on charges that are imposed upon us.

We will always give prior notice of charges and 30 days written notice if we amend our charges.

If you have any questions, please call us on 01732 441944, or email us at enquiries@charitybank.org.

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