



CASH SAVINGS SUNLIGHT REMEDY TABLES

Table

1 Easy access branch

Lowest interest rates offered on open and closed easy access cash savings accounts that can be managed in branch

2 Easy access no branch

Lowest interest rates offered on open and closed easy access cash savings accounts that cannot be managed in branch

3 ISA branch

Lowest interest rates offered on open and closed easy access cash ISAs that can be managed in branch

4 ISA no branch

Lowest interest rates offered on open and closed easy access cash ISAs that cannot be managed in branch

5 Table Notes

In these tables we have published the lowest possible rates - these do not necessarily reflect the typical rate that a customer is earning. Some products offer different rates of interest where, for example, customers meet different conditions or according to the customer's account balance, which might mean a higher rate of interest is paid.

Table 1: Lowest interest rate offered on easy access cash savings accounts that can be managed in branch at 1 April 2016

Applicable AER (%)	Open Accounts	Closed Accounts
Aldermore Bank	N/A	N/A
Bank of Scotland	0.20	0.10
Barclays	0.25	0.25
Cambridge Building Society	0.10	0.10
Clydesdale Bank	0.10	0.10
Co-op	0.25	0.06
Coventry Building Society	1.15	0.25
Cumberland Building Society	0.20	0.20
Danske Bank	0.01	0.01
First Direct	N/A	N/A
First Trust Bank	0.05	0.05
Halifax	0.25	0.10
HSBC	0.05	0.05
ICICI Bank UK Plc	1.40	N/A
Leeds Building Society	1.00	0.50
Lloyds Bank	0.20	0.10
Marks and Spencer Bank	0.35	N/A
Metro Bank PLC	0.75	1.00
National Counties Building Soc	0.50	0.50
Nationwide	0.50	0.25
NatWest	0.50	N/A
Newcastle Building Society	0.50	0.25
Nottingham Building Society	0.25	0.25
NS&I	N/A	N/A
OneSavings Bank	0.10	0.10
Post Office	0.00	0.00
Principality Building Society	0.10	N/A
Progressive Building Society	0.50	0.50
Royal Bank of Scotland	0.50	N/A
Sainsburys Bank Plc	N/A	N/A
Santander	0.10	0.10
Skipton Building Society	0.80	0.10
Tesco Bank	0.60	N/A
TSB	0.20	0.20
Ulster Bank	0.01	0.01
Virgin Money	0.70	0.10
West Bromwich Building Society	0.25	0.25
Yorkshire Bank	0.10	0.10
Yorkshire Building Society	0.50	1.40

Table 2: Lowest interest rate offered on easy access cash savings accounts that cannot be managed in branch at 1 April 2016

Applicable AER (%)	Open Accounts	Closed Accounts
Aldermore Bank	0.50	0.50
Bank of Scotland	0.20	0.10
Barclays	N/A	0.10
Cambridge Building Society	0.75	1.00
Clydesdale Bank	N/A	N/A
Co-op	0.40	0.06
Coventry Building Society	N/A	0.50
Cumberland Building Society	1.50	N/A
Danske Bank	0.05	N/A
First Direct	0.05	0.00
First Trust Bank	N/A	N/A
Halifax	0.20	0.25
HSBC	0.10	0.00
ICICI Bank UK Plc	0.50	1.40
Leeds Building Society	1.00	0.75
Lloyds Bank	N/A	0.25
Marks and Spencer Bank	N/A	N/A
Metro Bank PLC	N/A	N/A
National Counties Building Soc	N/A	1.41
Nationwide	N/A	0.25
NatWest	N/A	N/A
Newcastle Building Society	N/A	0.25
Nottingham Building Society	N/A	0.50
NS&I	0.75	N/A
OneSavings Bank	0.10	0.10
Post Office	1.00	0.65
Principality Building Society	1.00	N/A
Progressive Building Society	N/A	N/A
Royal Bank of Scotland	N/A	N/A
Sainsburys Bank Plc	0.50	0.10
Santander	0.60	0.70
Skipton Building Society	0.80	0.50
Tesco Bank	1.01	N/A
TSB	0.20	N/A
Ulster Bank	N/A	0.01
Virgin Money	0.70	0.50
West Bromwich Building Society	1.00	0.25
Yorkshire Bank	N/A	N/A
Yorkshire Building Society	1.00	0.60

Table 3: Lowest interest rate offered on easy access cash ISAs that can be managed in branch at 1 April 2016

Applicable AER (%)	Open Accounts	Closed Accounts
Aldermore Bank	N/A	N/A
Bank of Scotland	0.50	0.10
Barclays	0.80	N/A
Cambridge Building Society	0.70	0.70
Clydesdale Bank	0.70	N/A
Co-op	0.50	N/A
Coventry Building Society	1.40	1.50
Cumberland Building Society	1.20	1.30
Danske Bank	0.40	N/A
First Direct	N/A	N/A
First Trust Bank	0.25	N/A
Halifax	0.50	0.25
HSBC	1.10	0.20
ICICI Bank UK Plc	N/A	N/A
Leeds Building Society	1.00	0.50
Lloyds Bank	0.60	0.25
Marks and Spencer Bank	1.30	0.05
Metro Bank PLC	1.25	1.40
National Counties Building Soc	1.25	N/A
Nationwide	1.10	0.25
NatWest	0.25	N/A
Newcastle Building Society	0.50	0.25
Nottingham Building Society	N/A	1.00
NS&I	N/A	N/A
OneSavings Bank	1.10	0.75
Post Office	N/A	N/A
Principality Building Society	0.60	N/A
Progressive Building Society	1.10	1.20
Royal Bank of Scotland	0.50	N/A
Sainsburys Bank Plc	N/A	N/A
Santander	0.10	0.50
Skipton Building Society	1.00	0.50
Tesco Bank	N/A	N/A
TSB	0.20	0.20
Ulster Bank	0.50	0.50
Virgin Money	1.11	0.25
West Bromwich Building Society	0.50	N/A
Yorkshire Bank	0.70	N/A
Yorkshire Building Society	1.00	1.00

Table 4: Lowest interest rate offered on easy access cash ISAs that cannot be managed in branch at 1 April 2016

Applicable AER (%)	Open Accounts	Closed Accounts
Aldermore Bank	N/A	N/A
Bank of Scotland	N/A	0.50
Barclays	N/A	N/A
Cambridge Building Society	N/A	1.50
Clydesdale Bank	N/A	N/A
Co-op	0.65	N/A
Coventry Building Society	N/A	N/A
Cumberland Building Society	N/A	N/A
Danske Bank	N/A	N/A
First Direct	1.30	N/A
First Trust Bank	N/A	N/A
Halifax	N/A	0.25
HSBC	N/A	1.00
ICICI Bank UK Plc	N/A	N/A
Leeds Building Society	1.00	0.75
Lloyds Bank	N/A	N/A
Marks and Spencer Bank	N/A	N/A
Metro Bank PLC	N/A	N/A
National Counties Building Soc	N/A	N/A
Nationwide	N/A	0.50
NatWest	N/A	N/A
Newcastle Building Society	N/A	0.25
Nottingham Building Society	N/A	N/A
NS&I	1.25	N/A
OneSavings Bank	1.10	0.75
Post Office	1.40	0.25
Principality Building Society	1.20	N/A
Progressive Building Society	N/A	N/A
Royal Bank of Scotland	N/A	N/A
Sainsburys Bank Plc	0.50	0.50
Santander	0.80	0.80
Skipton Building Society	1.00	1.00
Tesco Bank	0.75	N/A
TSB	N/A	N/A
Ulster Bank	N/A	N/A
Virgin Money	1.11	1.11
West Bromwich Building Society	0.50	0.75
Yorkshire Bank	N/A	N/A
Yorkshire Building Society	1.00	1.25

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Notes to tables 1-4

1 The interest rates shown in tables 1-4 are the lowest rates firms pay on accounts that do not have:

- i. Any restrictions on deposits or withdrawals (other than those imposed by the ISA regulations)
- ii. A notice period
- iii. A minimum operating balance requirement higher than £100

2 In addition:

- Where an account has a tiered interest rate structure (where different interest rates apply to different account balances), we show the lowest rate paid within the tiered structure on balances of £100 or above.
- Some accounts may have a minimum opening balance requirement of over £100 but allow lower *operating* balances. In this case we have considered the lowest rate that is applied to any balance in that account and included that if it is the lowest interest rate available across all relevant accounts provided by that firm.
- Where an account has attached conditions which will give customers a higher rate of interest, we show the interest rate which applies when these conditions are *not* met. Such conditions might include the number or value of withdrawals and/or deposits a customer can make within a given timeframe.
- By **open** accounts we mean accounts that were open to new customers as at 1 April 2016.
- **Closed** accounts are accounts which were still operated but were not open to new customers on 1 April 2016.
- Some providers no longer offered certain accounts to new customers on 1 April 2016 which explains some nil returns in the 'open' columns. In addition, some providers do not close certain accounts to new customers (i.e. they remain open by our definition), which explains the nil returns in the 'closed' columns.