

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](#)

Notes which apply to tables 1-4

Lowest interest rate offered on easy access cash savings accounts that can be managed in branch at 1 October 2015

Applicable AER (%)	Open accounts	Closed accounts
Bank of Scotland	0.20	0.10
Barclays	0.25	0.10
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 Trust Bank	0.05	0.05
Halifax	0.75	0.10
HSBC	0.05	0.05
ICICI Bank UK Plc	1.40	
Leeds Building Society	1.25	0.50
Lloyds Bank	0.50	0.10
Marks and Spencer Bank	0.35	
Metro Bank PLC	0.75	1.00
National Counties Building Society	0.50	0.50
Nationwide	0.50	0.25
NatWest	0.50	
Newcastle Building Society	0.50	0.25
Nottingham Building Society	0.25	1.25
OneSavings Bank	0.10	0.25
Post Office	1.25	0.10
Principality Building Society	0.10	0.10
Progressive Building Society	0.01	0.01
Royal Bank of Scotland	0.50	
Santander	0.10	0.10
Skipton Building Society	0.80	0.01
Tesco Personal Finance	0.60	
TSB	0.20	0.05
Ulster Bank	0.01	0.01
Virgin Money	1.01	0.10
West Bromwich Building Society	0.25	0.25
Yorkshire Bank	0.10	0.10
Yorkshire Building Society	0.50	0.50

Lowest interest rate offered on easy access cash savings accounts that cannot be managed in branch at 1 October 2015

Applicable AER (%)	Open accounts	Closed accounts
Aldermore Bank	0.50	0.50
Bank of Scotland	0.20	0.10
Barclays		0.10
Cambridge Building Society	0.75	1.00
Co-op	0.40	0.06
Coventry Building Society		0.50
Cumberland Building Society	1.50	
Danske Bank	0.05	
First Direct	0.05	0.00
Halifax	0.80	0.25
HSBC	0.10	0.00
ICICI Bank UK Plc	0.50	1.40
Leeds Building Society	1.25	0.75
Lloyds Bank	0.55	0.25
National Counties Building Society		1.41
Nationwide		0.25
Newcastle Building Society		0.25
Nottingham Building Society	1.25	0.50
NS&I	0.75	
OneSavings Bank	0.10	0.25
Post Office	1.61	0.65
Principality Building Society	1.00	1.00
Sainsburys Bank Plc	0.50	0.10
Santander	0.60	0.70
Skipton Building Society	0.80	0.10
Tesco Personal Finance	1.60	
TSB	0.20	0.10
Ulster Bank		0.01
Virgin Money	1.01	0.50
West Bromwich Building Society	0.50	0.25
Yorkshire Building Society	1.00	0.60

Lowest interest rate offered on easy access cash ISAs that can be managed in branch at 1 October 2015

Applicable AER (%)	Open accounts	Closed accounts
Bank of Scotland	0.50	0.10
Barclays	0.80	
Cambridge Building Society	0.70	0.70
Clydesdale Bank	0.70	
Co-op	0.50	
Coventry Building Society	1.50	1.75
Cumberland Building Society	1.30	1.40
Danske Bank	0.40	
First Trust Bank	0.25	
Halifax	0.80	0.25
HSBC	1.30	0.20
Leeds Building Society	1.25	0.50
Lloyds Bank	0.75	0.25
Marks and Spencer Bank	1.30	0.05
Metro Bank PLC	1.25	1.40
National Counties Building Society	1.25	
Nationwide	1.00	0.25
NatWest	0.50	
Newcastle Building Society	0.50	0.25
Nottingham Building Society		1.00
OneSavings Bank	1.15	0.75
Post Office		0.25
Principality Building Society	0.60	
Progressive Building Society	1.20	1.20
Royal Bank of Scotland	0.50	
Santander	0.10	0.50
Skipton Building Society	1.00	1.00
TSB	0.50	0.50
Ulster Bank	0.50	0.50
Virgin Money	1.11	0.25
West Bromwich Building Society	0.50	
Yorkshire Bank	0.70	
Yorkshire Building Society	1.00	1.00

Lowest interest rate offered on easy access cash ISAs that cannot be managed in branch at 1 October 2015

Applicable AER (%)	Open accounts	Closed accounts
Bank of Scotland		0.50
Cambridge Building Society		1.50
Co-op	0.65	
First Direct	1.30	
Halifax		1.05
HSBC		1.00
Leeds Building Society	1.25	0.75
Nationwide		0.50
Newcastle Building Society		0.25
NS&I	1.50	
OneSavings Bank	1.15	0.75
Post Office	1.51	1.41
Principality Building Society	1.20	1.20
Sainsburys Bank Plc	0.50	
Santander	0.80	1.00
Skipton Building Society	1.00	1.00
Tesco Personal Finance	0.75	
Virgin Money	1.11	1.11
West Bromwich Building Society	0.50	1.25
Yorkshire Building Society	1.00	1.25

CASH SAVINGS SUNLIGHT REMEDY TABLES

Notes to tables 1-4

- 1** The interest rates show 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:
 - i 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
 - ii 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
 - iii Where an account has attached conditions which will give customers a higher rate of interest, we show the interest which applied when these conditions are not met
 - iv Open accounts are defined as accounts that were open to new customers as at 1 October 2015
 - v Closed accounts are defined as accounts which were still operated but were not open to new customers on 1 October 2015
 - vi Some providers no longer offered certain accounts to new customers on 1 October 2015 (e.g. accounts not available in branch) which explains some nil returns in the 'open' columns. In addition, some providers do not cease to offer certain accounts to new customers (i.e. they remain open by our definition), which explains the nil returns in the 'closed' columns