

Savings Rates

Savings Account Product:

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[IGNITE: The Account for JN Members – UK](#)
[Resident 1 Year Fixed Term](#)
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Easy Access

Available From	Withdrawn	Interest	Balance	Gross %	AER %
28/06/2023		Paid Monthly	£1 to £500,000	3.76%	3.82%

IGNITE: The Account for JN Members – UK Resident

Available From	Withdrawn	Interest	Balance	Gross %	AER %
01/12/2023	29/01/2025	Paid Monthly	£1 to £500,000	4.01%	4.01%

1 Year Fixed Rate

Available From	Withdrawn	Interest	Balance	Gross %	AER %
14/12/2023	08/05/2025	Paid at Maturity	£100 to £500,000	4.40%	4.40%
08/05/2025	15/08/2025	Paid at Maturity	£100 to £500,000	4.35%	4.35%
15/08/2025	19/08/2025	Paid at Maturity	£100 to £500,000	4.43%	4.43%
19/08/2025	27/08/2025	Paid at Maturity	£100 to £500,000	4.41%	4.41%
27/08/2025	09/09/2025	Paid at Maturity	£100 to £500,000	4.39%	4.39%
09/09/2025	10/10/2025	Paid at Maturity	£100 to £500,000	4.43%	4.43%
10/10/2025	29/10/2025	Paid at Maturity	£100 to £500,000	4.41%	4.41%
29/10/2025	25/11/2025	Paid at Maturity	£100 to £500,000	4.38%	4.38%
25/11/2025		Paid at Maturity	£100 to £500,000	4.35%	4.35%

15 Months Fixed Rate

Available From	Withdrawn	Interest	Balance	Gross %	AER %
14/12/2023	08/05/2025	Paid Annually and at Maturity	£1000 to £500,000	4.40%	4.40%
08/05/2025	04/09/2025	Paid Annually and at Maturity	£100 to £500,000	4.35%	4.35%
04/09/2025	09/09/2025	Paid Annually and at Maturity	£100 to £500,000	4.40%	4.40%
09/09/2025	10/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.43%	4.43%
10/10/2025	29/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.41%	4.41%
29/10/2025	25/11/2025	Paid Annually and at Maturity	£100 to £500,000	4.38%	4.38%
25/11/2025		Paid Annually and at Maturity	£100 to £500,000	4.35%	4.35%

2 Year Fixed Rate

Available From	Withdrawn	Interest	Balance	Gross %	AER %
02/12/2023	03/01/2024	Paid Annually and at Maturity	£1000 to £500,000	4.90%	4.90%
04/01/2024	18/01/2024	Paid Annually and at Maturity	£1000 to £500,000	4.75%	4.75%
19/01/2024	31/10/2024	Paid Annually and at Maturity	£1000 to £500,000	4.60%	4.60%
1/11/2024	07/03/2025	Paid Annually and at Maturity	£100 to £500,000	4.51%	4.51%
07/03/2025	02/05/2025	Paid Annually and at Maturity	£100 to £500,000	4.50%	4.50%
02/05/2025	08/05/2025	Paid Annually and at Maturity	£100 to £500,000	4.48%	4.48%
08/05/2025	23/06/2025	Paid Annually and at Maturity	£100 to £500,000	4.42%	4.42%
23/06/2025	01/08/2025	Paid Annually and at Maturity	£100 to £500,000	4.40%	4.40%
01/08/2025	27/08/2025	Paid Annually and at Maturity	£100 to £500,000	4.45%	4.45%
27/08/2025	09/09/2025	Paid Annually and at Maturity	£100 to £500,000	4.41%	4.41%
09/09/2025	10/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.43%	4.43%
10/10/2025	29/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.42%	4.42%
29/10/2025	25/11/2025	Paid Annually and at Maturity	£100 to £500,000	4.39%	4.39%
25/11/2025		Paid Annually and at Maturity	£100 to £500,000	4.34%	4.34%

3 Year Fixed Rate

Available From	Withdrawn	Interest	Balance	Gross %	AER %
29/12/2023	18/01/2024	Paid Annually and at Maturity	£1000 to £500,000	4.50%	4.50%
19/01/2024	31/10/2024	Paid Annually and at Maturity	£1000 to £500,000	4.35%	4.35%
01/11/2024	18/11/2024	Paid Annually and at Maturity	£100 to £500,000	4.52%	4.52%
19/11/2024	07/03/2025	Paid Annually and at Maturity	£100 to £500,000	4.60%	4.60%
07/03/2025	02/05/2025	Paid Annually and at Maturity	£100 to £500,000	4.50%	4.50%
02/05/2025	08/05/2025	Paid Annually and at Maturity	£100 to £500,000	4.48%	4.48%
08/05/2025	02/06/2025	Paid Annually and at Maturity	£100 to £500,000	4.39%	4.39%
02/06/2025	23/06/2025	Paid Annually and at Maturity	£100 to £500,000	4.45%	4.45%
23/06/2025	01/08/2025	Paid Annually and at Maturity	£100 to £500,000	4.39%	4.39%
01/08/2025	29/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.45%	4.45%
29/10/2025	25/11/2025	Paid Annually and at Maturity	£100 to £500,000	4.39%	4.39%
25/11/2025		Paid Annually and at Maturity	£100 to £500,000	4.25%	4.25%

4 Year Fixed Rate

Available From	Withdrawn	Interest	Balance	Gross %	AER %
29/12/2023	31/10/2024	Paid Annually and at maturity	£1000 to £500,000	4.00%	4.00%
01/11/2024	18/11/2024	Paid Annually and at maturity	£100 to £500,000	4.27%	4.27%
19/11/2024	02/05/2025	Paid Annually and at maturity	£100 to £500,000	4.51%	4.51%
02/05/2025	08/05/2025	Paid Annually and at maturity	£100 to £500,000	4.48%	4.48%
08/05/2025	15/08/2025	Paid Annually and at maturity	£100 to £500,000	4.40%	4.40%
15/08/2025	04/09/2025	Paid Annually and at maturity	£100 to £500,000	4.35%	4.35%
04/09/2025	29/10/2025	Paid Annually and at maturity	£100 to £500,000	4.45%	4.45%
29/10/2025	25/11/2025	Paid Annually and at maturity	£100 to £500,000	4.39%	4.39%
25/11/2025		Paid Annually and at Maturity	£100 to £500,000	4.25%	4.25%

5 Year Fixed Rate

Available From	Withdrawn	Interest	Balance	Gross %	AER %
20/12/2023	03/01/2024	Paid Annually and at maturity	£1000 to £500,000	4.40%	4.40%
04/01/2024	16/10/2024	Paid Annually and at maturity	£1000 to £500,000	4.00%	4.00%
17/10/2024	31/10/2024	Paid Annually and at maturity	£100 to £500,000	4.20%	4.20%
01/11/2024	06/11/2024	Paid Annually and at maturity	£100 to £500,000	4.29%	4.29%
07/11/2024	18/11/2024	Paid Annually and at maturity	£100 to £500,000	4.39%	4.39%
19/11/2024	21/01/2025	Paid Annually and at maturity	£100 to £500,000	4.49%	4.49%
21/01/2025	05/02/2025	Paid Annually and at maturity	£100 to £500,000	4.80%	4.80%
05/02/2025	18/02/2025	Paid Annually and at maturity	£100 to £500,000	4.60%	4.60%
18/02/2025	02/05/2025	Paid Annually and at maturity	£100 to £500,000	4.55%	4.55%
02/05/2025	08/05/2025	Paid Annually and at maturity	£100 to £500,000	4.48%	4.48%
08/05/2025	02/06/2025	Paid Annually and at maturity	£100 to £500,000	4.40%	4.40%
02/06/2025	01/08/2025	Paid Annually and at Maturity	£100 to £500,000	4.45%	4.45%
01/08/2025	10/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.52%	4.52%
10/10/2025	29/10/2025	Paid Annually and at Maturity	£100 to £500,000	4.50%	4.50%
29/10/2025	25/11/2025	Paid Annually and at Maturity	£100 to £500,000	4.40%	4.40%
25/11/2025		Paid Annually and at Maturity	£100 to £500,000	4.26%	4.26%

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded once each year.
Gross interest is the interest rate paid without the deduction of income tax.