

Secure

Dependable

Expert

Responsive



Rewarding Deposit Accounts

## Historic Rates

# HISTORIC RATES

| ACTIVE ACCOUNTS           | GROSS RATE | EFFECTIVE DATE |
|---------------------------|------------|----------------|
| 30 day notice Tier 1      | 4.65       | 02/11/23       |
| Balances £5,000–£9,999.99 | 4.60       | 19/09/23       |
| <hr/>                     |            |                |
| 30 day notice Tier 2      | 4.75       | 02/11/23       |
| Balances £10k+            | 4.70       | 19/09/23       |
| <hr/>                     |            |                |
| UTB 40d Notice Issue 2    | 4.75       | 24/08/23       |
|                           | 4.50       | 24/07/23       |
|                           | 4.00       | 19/06/23       |
|                           | 3.75       | 30/05/23       |
|                           | 3.40       | 04/05/23       |
|                           | 3.00       | 17/03/23       |
|                           | 2.90       | 07/02/23       |
|                           | 2.50       | 27/10/22       |
|                           | 2.10       | 22/09/22       |
|                           | 1.70       | 01/09/22       |
|                           | 1.50       | 27/07/22       |
|                           | 1.25       | 31/05/22       |
|                           | 1.05       | 30/03/22       |
|                           | 0.70       | 11/02/22       |
|                           | 0.45       | 12/05/21       |
|                           | 0.75       | 25/08/20       |
|                           | 0.70       | 04/08/20       |

# HISTORIC RATES

| ACTIVE ACCOUNTS         | GROSS RATE | EFFECTIVE DATE |
|-------------------------|------------|----------------|
| UTB 100d Notice Issue 3 | 5.00       | 26/09/24       |
|                         | 5.40       | 02/11/23       |
|                         | 5.20       | 24/08/23       |
|                         | 5.00       | 24/07/23       |
|                         | 4.60       | 19/06/23       |
|                         | 4.15       | 30/05/23       |
|                         | 3.75       | 04/05/23       |
|                         | 3.35       | 17/03/23       |
|                         | 3.10       | 07/02/23       |
|                         | 2.90       | 27/10/22       |
|                         | 2.25       | 22/09/22       |
|                         | 2.05       | 05/09/22       |
|                         | 1.85       | 27/07/22       |
|                         | 1.50       | 31/05/22       |
|                         | 1.20       | 30/03/22       |
|                         | 0.95       | 11/02/22       |
|                         | 0.70       | 12/05/21       |
| 1.05                    | 25/08/20   |                |
| 1.00                    | 04/08/20   |                |
| UTB 100d Notice Issue 2 | 5.00       | 26/09/24       |
|                         | 5.40       | 02/11/23       |
|                         | 5.20       | 24/08/23       |
|                         | 5.00       | 24/07/23       |
|                         | 4.60       | 19/06/23       |
|                         | 4.15       | 30/05/23       |
|                         | 3.75       | 04/05/23       |
|                         | 3.35       | 17/03/23       |
|                         | 3.10       | 07/02/23       |
|                         | 2.90       | 27/10/22       |
|                         | 2.25       | 22/09/22       |
|                         | 2.05       | 05/09/22       |
|                         | 1.85       | 27/07/22       |
|                         | 1.50       | 31/05/22       |
|                         | 1.20       | 30/03/22       |
|                         | 0.95       | 11/02/22       |
|                         | 0.70       | 12/05/21       |
| 1.05                    | 09/12/20   |                |
| 1.45                    | 01/04/20   |                |

# HISTORIC RATES

| ACTIVE ACCOUNTS   | GROSS RATE | EFFECTIVE DATE |
|---|------------|----------------|
| UTB 100d Notice   | 5.00       | 26/09/24       |
|   | 5.40       | 02/11/23       |
|   | 5.20       | 24/08/23       |
|   | 5.00       | 24/07/23       |
|   | 4.60       | 19/06/23       |
|   | 4.15       | 30/05/23       |
|   | 3.75       | 04/05/23       |
|   | 3.35       | 17/03/23       |
|   | 3.10       | 07/02/23       |
|   | 2.90       | 27/10/22       |
|   | 2.25       | 22/09/22       |
|   | 2.05       | 05/09/22       |
|   | 1.85       | 27/07/22       |
|   | 1.50       | 31/05/22       |
|   | 1.20       | 30/03/22       |
|   | 0.95       | 11/02/22       |
|   | 0.70       | 12/05/21       |
|   | 1.05       | 09/12/20       |
|   | 1.40       | 01/06/20       |
|   | 1.70       | 08/08/18       |
| 1.45  | 09/01/18   |                |
| 1.25  | 01/09/17   |                |
| 1.05  | 01/12/16   |                |
| 1.25  | 02/12/15   |                |
| 1.10  | 16/09/14   |                |
| UTB 120 day Notice Tracker<br>Tracks Bank of England Base rate plus 0.10% | 5.10       | 01/08/24       |
|   | 5.35       | 03/08/23       |
|   | 5.10       | 22/06/23       |
|   | 4.60       | 11/05/23       |
|   | 4.35       | 23/03/23       |
|   | 4.10       | 02/02/23       |
|   | 3.60       | 15/12/22       |
|   | 3.10       | 03/11/22       |
|   | 2.35       | 13/10/22       |
| UTB 180 day Notice Tracker<br>Tracks Bank of England Base rate            | 5.00       | 01/08/24       |
|   | 5.25       | 03/08/23       |
| UTB 200d Notice Issue 2   | 5.10       | 08/08/24       |
|   | 5.58       | 02/11/23       |
|   | 5.50       | 24/08/23       |
|   | 5.25       | 24/07/23       |
|   | 4.75       | 19/06/23       |
|   | 4.30       | 17/05/23       |
|   | 3.95       | 04/05/23       |
|   | 3.55       | 17/03/23       |
|   | 3.30       | 07/02/23       |
|   | 3.20       | 27/10/22       |
|   | 2.50       | 22/09/22       |
|   | 2.25       | 24/08/22       |
|   | 2.00       | 27/07/22       |
|   | 1.65       | 31/05/22       |
|   | 1.30       | 30/03/22       |
|   | 1.00       | 11/02/22       |
|   | 0.75       | 12/05/21       |
| 1.10  | 09/12/20   |                |
| 1.45  | 01/04/20   |                |

HISTORIC RATES

| ACTIVE ACCOUNTS             | GROSS RATE | EFFECTIVE DATE |
|-----------------------------|------------|----------------|
| UTB 200d Notice             | 5.10       | 08/08/24       |
|                             | 5.58       | 02/11/23       |
|                             | 5.50       | 24/08/23       |
|                             | 5.25       | 24/07/23       |
|                             | 4.75       | 19/06/23       |
|                             | 4.30       | 17/05/23       |
|                             | 3.95       | 04/05/23       |
|                             | 3.55       | 17/03/23       |
|                             | 3.30       | 07/02/23       |
|                             | 3.20       | 27/10/22       |
|                             | 2.50       | 22/09/22       |
|                             | 2.25       | 24/08/22       |
|                             | 2.00       | 27/07/22       |
|                             | 1.65       | 31/05/22       |
|                             | 1.30       | 30/03/22       |
|                             | 1.00       | 11/02/22       |
|                             | 0.75       | 12/05/21       |
|                             | 1.10       | 09/12/20       |
|                             | 1.45       | 10/06/20       |
|                             | 1.75       | 08/08/18       |
| 1.50                        | 01/10/16   |                |
| 1.75                        | 02/12/15   |                |
| 1.25                        | 04/02/15   |                |
| Business 40d Notice Issue 1 | 4.10       | 03/04/24       |
|                             | 3.75       | 24/08/23       |
|                             | 3.50       | 24/07/23       |
|                             | 3.25       | 19/06/23       |
|                             | 3.00       | 04/05/23       |
|                             | 2.75       | 17/03/23       |
|                             | 2.50       | 07/02/23       |
|                             | 2.20       | 27/10/22       |
|                             | 1.85       | 22/09/22       |
|                             | 1.60       | 01/09/22       |
|                             | 1.40       | 27/07/22       |
|                             | 1.10       | 31/05/22       |
|                             | 0.95       | 30/03/22       |
|                             | 0.70       | 11/02/22       |
|                             | 0.45       | 12/05/21       |
|                             | 0.70       | 25/08/20       |

HISTORIC RATES

| ACTIVE ACCOUNTS              | GROSS RATE | EFFECTIVE DATE |
|------------------------------|------------|----------------|
| Business 100d Notice Issue 3 | 4.30       | 02/11/23       |
|                              | 4.25       | 24/08/23       |
|                              | 4.00       | 24/07/23       |
|                              | 3.75       | 30/05/23       |
|                              | 3.50       | 04/05/23       |
|                              | 3.25       | 17/03/23       |
|                              | 3.00       | 07/02/23       |
|                              | 2.80       | 27/10/22       |
|                              | 2.15       | 22/09/22       |
|                              | 1.95       | 05/09/22       |
|                              | 1.75       | 27/07/22       |
|                              | 1.30       | 31/05/22       |
|                              | 1.05       | 30/03/22       |
|                              | 0.95       | 11/02/22       |
|                              | 0.70       | 12/05/21       |
|                              | 1.00       | 25/08/20       |
| Business 100d Notice Issue 2 | 4.30       | 02/11/23       |
|                              | 4.25       | 24/08/23       |
|                              | 4.00       | 24/07/23       |
|                              | 3.75       | 30/05/23       |
|                              | 3.50       | 04/05/23       |
|                              | 3.25       | 17/03/23       |
|                              | 3.00       | 07/02/23       |
|                              | 2.80       | 27/10/22       |
|                              | 2.15       | 22/09/22       |
|                              | 1.95       | 05/09/22       |
|                              | 1.75       | 27/07/22       |
|                              | 1.30       | 31/05/22       |
|                              | 1.05       | 30/03/22       |
|                              | 0.95       | 11/02/22       |
|                              | 0.70       | 12/05/21       |
|                              | 1.00       | 09/12/20       |
| 1.30                         | 20/04/20   |                |

| ACTIVE ACCOUNTS   | GROSS RATE | EFFECTIVE DATE |
|---|------------|----------------|
| Business 100d Notice  | 4.30       | 02/11/23       |
|   | 4.25       | 24/08/23       |
|   | 4.00       | 24/07/23       |
|   | 3.75       | 30/05/23       |
|   | 3.50       | 04/05/23       |
|   | 3.25       | 17/03/23       |
|   | 3.00       | 07/02/23       |
|   | 2.80       | 27/10/22       |
|   | 2.15       | 22/09/22       |
|   | 1.95       | 05/09/22       |
|   | 1.75       | 27/07/22       |
|   | 1.30       | 31/05/22       |
|   | 1.05       | 30/03/22       |
|   | 0.95       | 11/02/22       |
|   | 0.70       | 12/05/21       |
|   | 1.00       | 09/12/20       |
|   | 1.30       | 03/06/20       |
|   | 1.50       | 08/08/18       |
|   | 1.25       | 01/09/17       |
|   | 1.05       | 21/06/17       |
| 0.90  | 01/12/16   |                |
| 1.10  | 28/10/14   |                |
| <hr/>   |            |                |
| Business 120 day Notice Tracker<br>Tracks Bank of England Base rate | 5.00       | 01/08/24       |
|   | 5.25       | 03/08/23       |
|   | 5.00       | 22/06/23       |
|   | 4.50       | 11/05/23       |
|   | 4.25       | 23/03/23       |
|   | 4.00       | 02/02/23       |
|   | 3.50       | 15/12/22       |
|   | 3.00       | 03/11/22       |
| 2.25  | 13/10/22   |                |
| <hr/>   |            |                |
| Business 180 day Notice Tracker<br>Tracks Bank of England Base rate | 5.00       | 01/08/24       |
|   | 5.25       | 03/08/23       |
|   | 5.00       | 22/06/23       |
| <hr/>   |            |                |
| Business 200d Notice Issue 2  | 5.00       | 24/08/23       |
|   | 4.50       | 24/07/23       |
|   | 4.25       | 17/05/23       |
|   | 3.75       | 04/05/23       |
|   | 3.50       | 17/03/23       |
|   | 3.20       | 07/02/23       |
|   | 3.10       | 27/10/22       |
|   | 2.35       | 22/09/22       |
|   | 2.10       | 24/08/22       |
|   | 1.90       | 27/07/22       |
|   | 1.55       | 31/05/22       |
|   | 1.15       | 18/03/22       |
|   | 1.00       | 11/02/22       |
|   | 0.75       | 12/05/21       |
|   | 1.10       | 09/12/20       |
|   | 1.35       | 20/04/20       |

# HISTORIC RATES

| ACTIVE ACCOUNTS            | GROSS RATE | EFFECTIVE DATE |
|----------------------------|------------|----------------|
| Business 200d Notice       | 5.00       | 24/08/23       |
|                            | 4.50       | 24/07/23       |
|                            | 4.25       | 17/05/23       |
|                            | 3.75       | 04/05/23       |
|                            | 3.50       | 17/03/23       |
|                            | 3.20       | 07/02/23       |
|                            | 3.10       | 27/10/22       |
|                            | 2.35       | 22/09/22       |
|                            | 2.10       | 24/08/22       |
|                            | 1.90       | 27/07/22       |
|                            | 1.55       | 31/05/22       |
|                            | 1.15       | 18/03/22       |
|                            | 1.00       | 11/02/22       |
|                            | 0.75       | 12/05/21       |
|                            | 1.10       | 09/12/20       |
|                            | 1.35       | 03/06/20       |
|                            | 1.55       | 08/08/18       |
| 1.25                       | 04/02/15   |                |
| Charity 40d Notice Issue 1 | 4.10       | 03/04/24       |
|                            | 3.75       | 24/08/23       |
|                            | 3.50       | 24/07/23       |
|                            | 3.25       | 19/06/23       |
|                            | 3.00       | 04/05/23       |
|                            | 2.75       | 17/03/23       |
|                            | 2.50       | 07/02/23       |
|                            | 2.20       | 27/10/22       |
|                            | 1.85       | 22/09/22       |
|                            | 1.60       | 01/09/22       |
|                            | 1.40       | 27/07/22       |
|                            | 1.10       | 31/05/22       |
|                            | 0.95       | 30/03/22       |
|                            | 0.70       | 11/02/22       |
|                            | 0.45       | 12/05/21       |
| 0.70                       | 27/11/20   |                |



| ACTIVE ACCOUNTS  | GROSS RATE | EFFECTIVE DATE |
|--|------------|----------------|
| Charity 100d Notice  | 4.30       | 02/11/23       |
|  | 4.25       | 24/08/23       |
|  | 4.00       | 24/07/23       |
|  | 3.75       | 30/05/23       |
|  | 3.50       | 04/05/23       |
|  | 3.25       | 17/03/23       |
|  | 3.00       | 07/02/23       |
|  | 2.80       | 27/10/22       |
|  | 2.15       | 22/09/22       |
|  | 1.95       | 05/09/22       |
|  | 1.75       | 27/07/22       |
|  | 0.95       | 11/02/22       |
|  | 0.70       | 12/05/21       |
|  | 1.00       | 09/12/20       |
|  | 1.30       | 26/05/20       |
|  | 1.50       | 08/08/18       |
|  | 1.25       | 01/09/17       |
|  | 1.05       | 01/12/16       |
|  | 1.25       | 28/10/14       |
| Charity 120d Notice Tracker<br>Tracks Bank of England Base rate    | 5.00       | 01/08/24       |
|  | 5.25       | 03/08/23       |
|  | 5.00       | 22/06/23       |
|  | 4.50       | 11/05/23       |
|  | 4.25       | 23/03/23       |
|  | 4.00       | 02/02/23       |
|  | 3.50       | 15/12/22       |
|  | 3.00       | 03/11/22       |
|  | 2.25       | 13/10/22       |
| Charity 180 day Notice Tracker<br>Tracks Bank of England Base rate | 5.00       | 01/08/24       |
|  | 5.25       | 03/08/23       |
|  | 5.00       | 22/06/23       |
| Charity 200d Notice  | 5.00       | 24/08/23       |
|  | 4.50       | 24/07/23       |
|  | 4.25       | 17/05/23       |
|  | 3.75       | 04/05/23       |
|  | 3.50       | 17/03/23       |
|  | 3.20       | 07/02/23       |
|  | 3.10       | 27/10/22       |
|  | 2.35       | 22/09/22       |
|  | 2.10       | 24/08/22       |
|  | 1.90       | 27/07/22       |
|  | 1.55       | 31/05/22       |
|  | 1.15       | 18/03/22       |
|  | 1.00       | 11/02/22       |
|  | 0.75       | 12/05/21       |
|  | 1.10       | 09/12/20       |
| 1.35   | 26/05/20   |                |
| 1.55   | 08/08/18   |                |
| 1.30   | 04/02/15   |                |

HISTORIC RATES

| CLOSED ACCOUNTS      | GROSS RATE | EFFECTIVE DATE |
|----------------------|------------|----------------|
| Call Account         | 3.00       | 01/08/24       |
|                      | 3.25       | 16/05/24       |
|                      | 0.10       | 01/10/16       |
|                      | 0.30       | 01/01/15       |
|                      | 0.45       | 07/11/08       |
| ISA Call Account     | 3.00       | 01/08/24       |
|                      | 3.25       | 16/05/24       |
|                      | 0.10       | 01/10/16       |
|                      | 0.30       | 01/01/15       |
|                      | 0.45       | 07/11/08       |
| Charity Call Account | 3.00       | 01/08/24       |
|                      | 3.25       | 16/05/24       |
|                      | 0.10       | 01/10/16       |
|                      | 0.30       | 01/01/15       |
|                      | 0.45       | 07/11/08       |

## We understand what customers want when choosing a home for their savings

- ✓ A bank with a proven track record
- ✓ Consistently competitive interest rates
- ✓ Outstanding customer service

United Trust Bank provides award winning savings products to individuals, companies and charities. Established in 1955, it is a highly regarded specialist UK bank offering a range of straightforward and competitive savings and deposit products.

We have won numerous awards for our accounts and the service provided by our dedicated team.

## We understand rewarding deposits

### Personal

Accounts for individuals, joint applicants and accounts operated under power of attorney.

### ISA Accounts

For individuals. Transfer of existing ISAs from other providers. Current years' subscriptions are accepted.

### Business accounts

Accounts for companies, partnerships, sole traders, trusts, pension funds and schools.

### Charity Accounts

Accounts for registered charities.



Protected

Tel: **020 7190 5555** | Email: **deposits@utbank.co.uk**  
**www.utbank.co.uk**

Effective date: 26th September 2024

United Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.