



Historic Rates

The rate history of our closed and active variable products



United, we go further

Active Accounts

Gross Rate

Effective Date

30 day notice Tier 1

Balances £5,000-£9,999.99

4.00	13/06/25
4.15	20/03/25
4.40	23/01/25
4.65	02/11/23
4.60	19/09/23

30 day notice Tier 2

Balances £10k+

4.05	13/06/25
4.20	20/03/25
4.50	23/01/25
4.75	02/11/23
4.70	19/09/23

UTB 40d Notice Issue 2

4.00	13/06/25
4.15	20/03/25
4.50	23/01/25
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

Active Accounts

Gross Rate

Effective Date

UTB 100d Notice Issue 3

3.95	13/06/25
4.20	20/03/25
4.65	23/01/25
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

3.95	13/06/25
4.20	20/03/25
4.65	23/01/25
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

Active Accounts

Gross Rate

Effective Date

UTB 100d Notice

3.95	13/06/25
4.20	20/03/25
4.65	23/01/25
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

Tracks Bank of England Base rate plus 0.10%

3.85	18/12/25
4.10	07/08/25
4.35	08/05/25
4.60	06/02/25
4.85	07/11/24
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

Tracks Bank of England Base rate

3.75	18/12/25
4.00	07/08/25
4.25	08/05/25
4.50	06/02/25
4.75	07/11/24
5.00	01/08/24
5.25	03/08/23

UTB 200d Notice Issue 2

3.95	13/06/25
4.30	20/03/25
4.76	23/01/25
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

Active Accounts

	Gross Rate	Effective Date
UTB 200d Notice Issue 2 <i>continued</i>	1.00	11/02/22
	0.75	12/05/21
	1.10	09/12/20
	1.45	01/04/20
UTB 200d Notice	3.95	13/06/25
	4.30	20/03/25
	4.76	23/01/25
	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
Personal Easy Access Account	3.90	03/02/26
	4.05	04/12/25
	4.30	05/09/25
	4.00	07/08/25
	3.75	20/03/25
Business 30d Notice Issue 1	3.90	10/06/25
Business 40d Notice Issue 1	3.80	13/06/25
	3.95	20/03/25
	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
	1.45	01/04/20

Active Accounts

Gross Rate

Effective Date

Business 100d Notice Issue 3

3.90	13/06/25
4.10	20/03/25
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

3.90	13/06/25
4.10	20/03/25
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	3.90	13/06/25
	4.10	20/03/25
	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
Business 120 day Notice Tracker Tracks Bank of England Base rate	3.75	18/12/25
	4.00	07/08/25
	4.25	08/05/25
	4.50	06/02/25
	4.75	07/11/24
	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
Business 180 day Notice Tracker Tracks Bank of England Base rate	3.75	18/12/25
	4.00	07/08/25
	4.25	08/05/25
	4.50	06/02/25
	4.75	07/11/24
	5.00	01/08/24
	5.25	03/08/23
	5.00	22/06/23
Business 200d Notice Issue 2	3.95	13/06/25
	4.30	20/03/25
	4.76	23/01/25
	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

Active Accounts

Gross Rate

Effective Date

Business 200d Notice	3.95	13/06/25
	4.30	20/03/25
	4.76	23/01/25
	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
Business Easy Access Account	3.35	04/08/25
	3.60	25/03/25
	3.25	20/02/25
	3.50	21/11/24
	3.75	20/09/24
Business Easy Access Tracker	3.70	18/12/25
	3.95	27/10/25
	4.05	27/08/25
	3.80	07/08/25
	4.05	02/07/25
Charity 30d Notice Issue 1	3.90	10/06/25
Charity 40d Notice Issue 1	3.80	13/06/25
	3.95	20/03/25
	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	3.90	13/06/25
	4.10	20/03/25
	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 Tracks Bank of England Base rate	3.75	18/12/25
	4.00	07/08/25
	4.25	08/05/25
	4.50	06/02/25
	4.75	07/11/24
	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 Tracks Bank of England Base rate	3.75	18/12/25
	4.00	07/08/25
	4.25	08/05/25
	4.50	06/02/25
	4.75	07/11/24
	5.00	01/08/24
	5.25	03/08/23
	5.00	22/06/23
Charity Easy Access Account	3.35	04/08/25
	3.60	25/03/25
	3.25	20/02/25
	3.50	21/11/24
	3.75	20/09/24
Charity Easy Access Tracker	3.70	18/12/25
	3.95	27/10/25
	4.05	27/08/25
	3.80	07/08/25
	4.05	02/07/25

Closed Accounts

	Gross Rate	Effective Date
Charity 200d Notice	3.95	13/06/25
	4.30	20/03/25
	4.76	23/01/25
	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
Call Account	1.75	02/01/26
	2.25	08/05/25
	2.50	06/02/25
	2.75	07/11/24
	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	2.25	02/01/26
	2.50	20/02/25
	2.75	07/11/24
	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	1.75	02/01/26
	2.25	08/05/25
	2.50	06/02/25
	2.75	07/11/24
	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

Your ambitions aren't ordinary, so why should your bank be?

- Consistently competitive interest rates
- Outstanding customer service
- Protected by the Financial Services Compensation Scheme (FSCS)

United Trust Bank (UTB) is a multi-award winning, customer focused UK bank providing an extensive range of savings products to individuals, businesses, charities, schools and colleges.

We are a nimble and responsive bank, quick to react to changing markets and committed to offering competitive interest rates. We have been helping customers make more of their savings since 1955, offering a range of fixed, notice and tracker deposit accounts backed by our highly rated customer service.

As an independent bank with our own banking licence, our deposits customers enjoy the peace of mind and full protection provided by the Government's Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service.

We go further so you can too

Personal Accounts

Fixed and variable rate accounts providing a safe place for customers' savings to grow.

ISAs

Individual savings accounts enabling personal customers to grow their savings tax-free.

Business Accounts

Simple and secure solutions for businesses, sole traders, pension funds, trusts, education providers, credit unions, clubs and societies to make their surplus funds work harder.

Charity Accounts

Competitive rates for charities and schools from a values and relationship driven bank.

Deposits Solutions

Bespoke products for customers with £1m or more, expertly managed by our team of savings specialists.

United, we go further

Effective date: 4th February 2026

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

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