



## Historic Rates

The rate history of our closed and active variable products



**United, we go further**

## Active Accounts

Gross

Effective

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<b>30 day notice Tier 1</b>	3.85	27/02/26
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
<b>30 day notice Tier 2</b>	3.90	27/02/26
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
<b>UTB 40d Notice Issue 2</b>	3.87	27/02/26
	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

Effective

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<b>UTB 100d Notice Issue 3</b>	3.85	27/02/26
	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	

<b>UTB 100d Notice Issue 2</b>	3.85	27/02/26
	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

Effective

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<b>UTB 100d Notice</b>	3.85	27/02/26
	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
<b>UTB 120 day Notice Tracker</b>	3.85	18/12/25
Tracks Bank of England Base rate plus 0.10%	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
<b>UTB 180 day Notice Tracker</b>	3.75	18/12/25
Tracks Bank of England Base rate	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

# Active Accounts

Gross

Effective

## UTB 200d Notice Issue 2

3.85	27/02/26
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	01/04/20

## UTB 200d Notice

3.85	27/02/26
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

## Active Accounts

	Gross	Effective
<b>Personal Easy Access Account</b>	3.75	18/03/26
	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
<b>Business 30d Notice Issue 1</b>	3.70	27/02/26
	3.90	10/06/25
<b>Business 40d Notice Issue 1</b>	3.75	27/02/26
	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	
<b>Business 100d Notice Issue 3</b>	3.82	27/02/26
	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	

# Active Accounts

Gross

Effective

## Business 100d Notice Issue 2

3.82	27/02/26
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

## Business 100d Notice

3.82	27/02/26
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

# Active Accounts

Gross

Effective

<b>Business 120 day Notice Tracker</b>	3.75	18/12/25
Tracks Bank of England Base rate	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
<b>Business 180 day Notice Tracker</b>	3.75	18/12/25
Tracks Bank of England Base rate	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
<b>Business 200d Notice Issue 2</b>	3.85	27/02/26
	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
<b>Business 200d Notice</b>	3.80	27/02/26
	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

# Active Accounts

Gross

Effective

<b>Business Easy Access Account</b>	3.50	04/03/26
	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
<b>Business Easy Access Tracker</b>	3.80	14/01/26
	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
<b>Charity 30d Notice Issue 1</b>	3.70	27/02/26
	3.90	10/06/25
<b>Charity 40d Notice Issue 1</b>	3.75	27/02/26
	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	
<b>Charity 100d Notice</b>	3.80	27/02/26
	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	

## Active Accounts

Gross

Effective

<b>Charity 120d Notice Tracker</b>	3.75	18/12/25
Tracks Bank of England Base rate	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
<b>Charity 180 day Notice Tracker</b>	3.75	18/12/25
Tracks Bank of England Base rate	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
<b>Charity Easy Access Account</b>	3.50	04/03/26
	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
<b>Charity Easy Access Tracker</b>	3.80	14/01/26
	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
<b>Charity 200d Notice</b>	3.85	27/02/26
	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

## Active Accounts

Gross

Effective

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1.30

04/02/15

Trustee 10 Day Notice account

2.20

04/03/26

2.50

01/01/26

## Closed Accounts

Gross

Effective

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### 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, 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 March 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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