

Our Easy Access Cash ISA Rates Archive

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Easy Access Cash ISA accounts opened from 25-Oct-25				
Accounts	Effective date		Product Rate	
	Start	End	Tax free (%)	AER (%)
New Accounts	25.10.25	03.12.25	3.93	4.00
Existing Accounts	25.10.25	03.12.25		
New Accounts	03.12.25	-	4.17	4.25
Existing Accounts	03.12.25	-		



Definitions

'Tax free' means the rate of interest paid where the interest is exempt from income tax. This means the interest earned does not count towards your personal savings allowance.

You may be required to pay tax on the interest you earn if you no longer meet the conditions for holding an ISA.

'AER' means 'annual equivalent rate' and is designed to make it easy for you to compare savings products. It tells you how much interest you'd earn if you put some money in an account and left it there for a full year. It takes account of things like how often the interest is paid and assumes any interest paid during that year is added to the balance and earns interest.

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Atom bank plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. Our Financial Services Register number is 661960.

