



Our Instant Saver Rates Archive

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atombank.co.uk

InstantSaverRatesArchive_07/02/25

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Instant Saver accounts opened from 18-Jun-20 to 16-Nov-20				
Amount deposited	Effective date		Monthly interest rates	
	Start	End	Gross (%)	AER (%)
£0 - £100,000	17.06.20	20.12.20	0.75	0.75
£0 - £100,000	21.12.20	19.01.22	0.50	0.50
£0 - £100,000	20.01.22	17.02.22	0.65	0.65
£0 - £100,000	18.02.22	22.03.22	0.75	0.75
£0 - £100,000	23.03.22	13.04.22	0.90	0.90
£0 - £100,000	14.04.22	05.05.22	1.00	1.00
£0 - £100,000	06.05.22	16.06.22	1.24	1.25
£0 - £100,000	17.06.22	10.08.22	1.34	1.35
£0 - £100,000	11.08.22	22.09.22	1.49	1.50
£0 - £100,000	23.09.22	03.11.22	1.88	1.90
£0 - £100,000	04.11.22	02.02.23	2.52	2.55
£0 - £100,000	03.02.23	23.03.23	2.91	2.95
£0 - £100,000	24.03.23	22.06.23	3.15	3.20
£0 - £100,000	23.06.23	31.08.23	3.88	3.95
£0 - £100,000	01.09.23	10.09.24	4.03	4.11

Instant Saver accounts opened from 17-Nov-20 to 28-Jan-21				
Amount deposited	Effective date		Monthly interest rates	
	Start	End	Gross (%)	AER (%)
£0 - £100,000	17.11.20	19.01.22	0.50	0.50
£0 - £100,000	20.01.22	17.02.22	0.65	0.65
£0 - £100,000	18.02.22	22.03.22	0.75	0.75
£0 - £100,000	23.03.22	13.04.22	0.90	0.90
£0 - £100,000	14.04.22	05.05.22	1.00	1.00
£0 - £100,000	06.05.22	16.06.22	1.24	1.25
£0 - £100,000	17.06.22	10.08.22	1.34	1.35
£0 - £100,000	11.08.22	22.09.22	1.49	1.50
£0 - £100,000	23.09.22	03.11.22	1.88	1.90
£0 - £100,000	04.11.22	02.02.23	2.52	2.55
£0 - £100,000	03.02.23	23.03.23	2.91	2.95
£0 - £100,000	24.03.23	22.06.23	3.15	3.20
£0 - £100,000	23.06.23	31.08.23	3.88	3.95
£0 - £100,000	01.09.23	10.09.24	4.03	4.11

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Instant Saver accounts opened from 29-Jan-21 to 23-June-21				
Amount deposited	Effective date		Monthly interest rates	
	Start	End	Gross (%)	AER (%)
£0 - £100,000	29.01.21	12.05.21	0.37	0.37
£0 - £100,000	13.05.21	19.01.22	0.50	0.50
£0 - £100,000	20.01.22	17.02.22	0.65	0.65
£0 - £100,000	18.02.22	22.03.22	0.75	0.75
£0 - £100,000	23.03.22	13.04.22	0.90	0.90
£0 - £100,000	14.04.22	05.05.22	1.00	1.00
£0 - £100,000	06.05.22	16.06.22	1.24	1.25
£0 - £100,000	17.06.22	10.08.22	1.34	1.35
£0 - £100,000	11.08.22	22.09.22	1.49	1.50
£0 - £100,000	23.09.22	03.11.22	1.88	1.90
£0 - £100,000	04.11.22	02.02.23	2.52	2.55
£0 - £100,000	03.02.23	23.03.23	2.91	2.95
£0 - £100,000	24.03.23	22.06.23	3.15	3.20
£0 - £100,000	23.06.23	31.08.23	3.88	3.95
£0 - £100,000	01.09.23	10.09.24	4.03	4.11

Instant Saver accounts opened from 24-June-21 to 27-August-24				
Amount deposited	Effective date		Monthly interest rates	
	Start	End	Gross (%)	AER (%)
£0 - £100,000	24.06.21	26.08.21	0.35	0.35
£0 - £100,000	27.08.21	19.01.22	0.50	0.50
£0 - £100,000	20.01.22	17.02.22	0.65	0.65
£0 - £100,000	18.02.22	22.03.22	0.75	0.75
£0 - £100,000	23.03.22	13.04.22	0.90	0.90
£0 - £100,000	14.04.22	05.05.22	1.00	1.00
£0 - £100,000	06.05.22	16.06.22	1.24	1.25
£0 - £100,000	17.06.22	10.08.22	1.34	1.35
£0 - £100,000	11.08.22	22.09.22	1.49	1.50
£0 - £100,000	23.09.22	03.11.22	1.88	1.90
£0 - £100,000	04.11.22	02.02.23	2.52	2.55
£0 - £100,000	03.02.23	23.03.23	2.91	2.95
£0 - £100,000	24.03.23	22.06.23	3.15	3.20
£0 - £100,000	23.06.23	31.08.23	3.88	3.95
£0 - £100,000	01.09.23	10.09.24	4.03	4.11

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Instant Saver accounts opened from 28-August-24					
Amount deposited		Effective date		Monthly interest rates	
		Start	End	Gross (%)	AER (%)
£0 - £100,000	New Accounts	28.08.24	13.11.24	3.78	3.85
	Existing Accounts	11.09.24	27.11.24		
£0 - £100,000	New Accounts	14.11.24	07.02.25	3.49	3.55
	Existing Accounts	28.11.24	21.02.25		
£0 - £100,000	New Accounts	07.02.25	-	3.20	3.25
	Existing Accounts	21.02.25	-		

Definitions

Gross rate is the interest rate paid on an account before any taxes or other deductions are accounted for.

We will not deduct any tax from your interest. You are responsible for paying any tax due to HM Revenue and Customs on interest that exceeds your [Personal Savings Allowance](#).

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.