



Our Instant Saver Reward Rates Archive

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atombank.co.uk

InstantSaverRewardRatesArchive_21/03/25

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Instant Saver Reward accounts opened from 29-July-24							
Amount deposited		Effective date		Withdrawal Rate		Reward Rate	
		Start	End	Gross (%)	AER (%)	Gross (%)	AER (%)
£0 - £100,000	New Customers	29.07.24	18.09.24	3.44	3.49	4.60	4.70
	Existing Customers	29.07.24	18.09.24				
£0 - £100,000	New Customers	18.09.24	18.09.24	3.49	3.55	4.60	4.70
	Existing Customers	18.09.24	18.09.24				
£0 - £100,000	New Customers	18.09.24	14.10.24	3.20	3.25	4.31	4.40
	Existing Customers	18.09.24	14.10.24				
£0 - £100,000	New Customers	14.10.24	07.02.25	3.20	3.25	4.75	4.85
	Existing Customers	14.10.24	21.02.25				
£0 - £100,000	New Customers	07.02.25	21.03.25	2.96	3.00	4.51	4.60
	Existing Customers	21.02.25	21.03.25				
£0 - £100,000	New Customers	21.03.25	-	2.96	3.00	4.65	4.75
	Existing Customers	21.03.25	-				

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.