

# MBNA

## Savings rates

Current rates for existing customers whose Fixed Saver accounts have reached the end of their fixed term, and where we need further instructions to return the savings and interest.

Your interest will be paid Gross, this means that we will not deduct tax automatically from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

### Follow-on Variable Rate (For Matured Fixed Saver 1 Year Accounts)

Rates effective	Balance	Annual - Gross/AER
22/01/2025 - Current	£1,000+	1.10%

#### AER

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

#### Gross

Gross rate means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

#### Tax Free

Tax Free is the contractual rate of interest payable where interest is exempt from income tax.

## If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages: [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language:

**[mbna.co.uk/accessibility/signvideo](http://mbna.co.uk/accessibility/signvideo)**

If you need support due to a disability, please get in touch.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

Rates quoted are subject to change. Rates can change at any time.

MBNA is a trading style of Lloyds Bank plc, and MBNA savings are held with Lloyds Bank plc as deposit taker. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales number 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Eligible deposits with Lloyds Bank plc are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). MBNA Limited and Lloyds Bank plc are both part of the Lloyds Banking Group. More information on the Group can be found at [lloydsbankinggroup.com](http://lloydsbankinggroup.com)

This information is correct as of 22nd January 2025 and is relevant to MBNA products and services only.