

Historic interest rates

The tables below show the historic interest rates paid on cash held in your SIPP cash account, Retirement Investment Account cash account and your Funds & Shares Service cash account (if applicable).

Interest rates applicable from 1 January 2026

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.19%	1.20%
£10,000 to £50,000	1.34%	1.35%
Above £50,000	2.13%	2.15%

Interest rates applicable from 1 September 2025 to 31 December 2025

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.44%	1.45%
£10,000 to £50,000	1.59%	1.60%
Above £50,000	2.38%	2.40%

Interest rates applicable from 1 June 2025 to 31 August 2025

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.70%	1.71%
£10,000 to £50,000	1.80%	1.81%
Above £50,000	2.60%	2.63%

Interest rates applicable from 1 March 2025 to 31 May 2025

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.90%	1.91%
£10,000 to £50,000	2.00%	2.02%
Above £50,000	2.85%	2.88%

Interest rates applicable from 1 December 2024 to 28 February 2025

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	2.15%	2.17%
£10,000 to £50,000	2.25%	2.27%
Above £50,000	3.05%	3.09%

Interest rates applicable from 1 September 2024 to 30 November 2024

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	2.40%	2.42%
£10,000 to £50,000	2.50%	2.52%
Above £50,000	3.25%	3.29%

Interest rates applicable from 1 April 2024 to 30 August 2024

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	2.60%	2.63%
£10,000 to £50,000	2.70%	2.73%
Above £50,000	3.40%	3.44%

Interest rates applicable from 1 September 2023 to 31 March 2024

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	2.40%	2.42%
£10,000 to £50,000	2.50%	2.52%
Above £50,000	3.15%	3.19%

Interest rates applicable from 1 August 2023 to 31 August 2023

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	2.20%	2.22%
£10,000 to £50,000	2.30%	2.32%
Above £50,000	2.80%	2.83%

Interest rates applicable from 1 July 2023 to 31 July 2023

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.75%	1.76%
£10,000 to £50,000	1.90%	1.91%
Above £50,000	2.50%	2.52%

Interest rates applicable from 1 May 2023 to 30 June 2023

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.65%	1.66%
£10,000 to £50,000	1.80%	1.81%
Above £50,000	2.30%	2.32%

Interest rates applicable from 1 March 2023 to 30 April 2023

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.40%	1.41%
£10,000 to £50,000	1.65%	1.66%
Above £50,000	2.10%	2.12%

Interest rates applicable from 1 February 2023 to 28 February 2023

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	1.00%	1.00%
£10,000 to £50,000	1.35%	1.36%
Above £50,000	1.85%	1.86%

Interest rates applicable from 1 January 2023 to 31 January 2023

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	0.70%	0.70%
£10,000 to £50,000	1.15%	1.15%
Above £50,000	1.60%	1.61%

Interest rates applicable from 1 November 2022 to 31 December 2022

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	0.40%	0.40%
£10,000 to £50,000	0.70%	0.70%
Above £50,000	1.05%	1.05%

Interest rates applicable from 1 October 2022 to 31 October 2022

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
£0 to £10,000	0.20%	0.20%
£10,000 to £50,000	0.45%	0.45%
Above £50,000	0.70%	0.70%

Interest rates applicable before 1 October 2022

Cash balance	Gross interest rate for this tier only	Interest rate (AER) for this tier only
All balances	0.0%	0.0%

Last updated in August 2025.