

# Our products



We offer a variety of savings and investments to suit different people's needs.  
All backed by HM Treasury. Correct as at 15 April 2025.  
For use by professional advisers only.

## Premium Bonds

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Millions of prizes each month from £25 to £1,000,000</li><li>All prizes are tax-free</li><li>Provides a unique fun element in a portfolio</li></ul>	<b>3.80%</b> <ul style="list-style-type: none"><li>Annual prize fund rate, variable</li><li>Odds of each £1 unit winning a prize 22,000 to 1 each month</li></ul>	<b>£25</b>	<b>£50,000</b>	Individuals 16+. Or under 16, managed by the child's parent/guardian.	Easy access (no notice, no penalty).

## Guaranteed Growth Bonds (British Savings Bonds)

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Guaranteed rates</li><li>Can be held in Trusts and SIPPs</li></ul>	<b>4.05%</b> gross/AER Guaranteed for <b>1 year</b> . Issue 84	<b>£500</b>	<b>£1 million</b> per person, per issue Please note: there is no limit on the amount that can be renewed at maturity.	Individuals 16+, or two people jointly; trustees.	No access until the end of the term.
	<b>4.00%</b> gross/AER Guaranteed for <b>2 years</b> . Issue 73				
	<b>4.10%</b> gross/AER Guaranteed for <b>3 years</b> . Issue 75				
	<b>4.06%</b> gross/AER Guaranteed for <b>5 years</b> . Issue 67				

## Guaranteed Income Bonds (British Savings Bonds)

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Guaranteed rates</li><li>Can be held in Trusts and SIPPs</li></ul>	<b>3.98%</b> gross/ <b>4.05%</b> AER Guaranteed for <b>1 year</b> . Issue 84	<b>£500</b>	<b>£1 million</b> per person, per issue Please note: there is no limit on the amount that can be renewed at maturity.	Individuals 16+, or two people jointly; trustees.	No access until the end of the term.
	<b>3.93%</b> gross/ <b>4.00%</b> AER Guaranteed for <b>2 years</b> . Issue 73				
	<b>4.03%</b> gross/ <b>4.10%</b> AER Guaranteed for <b>3 years</b> . Issue 75				
	<b>3.99%</b> gross/ <b>4.06%</b> AER Guaranteed for <b>5 years</b> . Issue 67				

# Our products

## Green Savings Bonds

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Interest rate fixed for 3 years</li><li>Investment contributes towards green projects</li></ul>	<b>2.95%</b> gross/AER, fixed for <b>3 years</b> . Issue 7	<b>£100</b>	<b>£100,000</b> per person, per issue	Individuals 16+, or two people jointly.	No access until the end of the term.

## Direct ISA

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Tax free</li></ul>	<b>3.50%</b> tax-free/AER, variable	<b>£1</b>	<b>£20,000</b> tax year 2025/26	Individuals 18+	Easy access (no notice, no penalty).

## Junior ISA

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Tax free</li></ul>	<b>4.00%</b> tax-free/AER, variable	<b>£1</b>	<b>£9,000</b> per child, tax year 2025/26	Under 18s, managed by the child's parent/guardian. Also, 16/17 year olds can open their own account.	No access until the child is 18. Can only apply for and manage online.

## Direct Saver

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>High max limit</li></ul>	<b>3.30%</b> gross/AER, variable	<b>£1</b>	<b>£2 million</b> per person	Individuals 16+, or two people jointly.	Easy access (no notice, no penalty).

## Income Bonds

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>Monthly income (see summary box)</li><li>Variable interest rate</li><li>High max limit</li><li>Can be held in Trusts and SIPP</li></ul>	<b>3.26% gross/ 3.30%</b> AER, variable	<b>£500</b>	<b>£1 million</b> per person	Individuals 16+, or two people jointly.	Easy access (no notice, no penalty).

## Investment Account

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>• High max limit</li><li>• Can be held in Trusts</li></ul>	<b>1.00%</b> gross/AER, variable	<b>£20</b>	<b>£1 million</b> per person	Individuals 16+, or two people jointly. Under 16s, managed by parents, grandparents or great- grandparents.	Easy access (no notice, no penalty). Postal only.

## Not currently on sale

### ⊗ Index-linked Savings Certificates

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>• Tax-free</li><li>• Index-linked to the Consumer Price Index (CPI)</li><li>• Can be held in Trusts and SIPPs</li></ul>	<b>Rate not applicable</b> Only available for customers renewing maturing Certificates	<b>£100</b>	Please note: there is no limit on the amount that can be renewed at maturity.	Individuals 16+, or two people jointly; trustees.	Early access is subject to a 90-day interest penalty on the amount repaid, plus loss of a year's index-linking on the whole Certificate.  Certificates renewed on or after 23 July 2023 cannot be cashed in before the end of their new term.

### ⊗ Fixed Interest Savings Certificates

Key benefits	Rate	Minimum	Maximum	Who for	Access
<ul style="list-style-type: none"><li>• Tax-free</li><li>• Guaranteed returns</li><li>• Can be held in Trusts and SIPPs</li></ul>	<b>Rate not applicable</b> Only available for customers renewing maturing Certificates	<b>£100</b>	Please note: there is no limit on the amount that can be renewed at maturity.	Individuals 16+, or two people jointly; trustees.	Early access is subject to a 90-day interest penalty on the amount repaid.  Certificates renewed on or after 23 July 2023 cannot be cashed in before the end of their new term.

## Historical interest rates

We are committed to keeping you informed and up to date on changes in the interest rates for our variable rate accounts and investments over at least the previous 12 months. We have also included the interest rates for our fixed term investments.

Visit: [nsandi.com/historical-interest-rates](https://nsandi.com/historical-interest-rates)

## Looking for a product we've closed? Find out more.

### Definitions

**Tax-free** means that the interest or prizes are exempt from UK Income Tax and Capital Gains Tax.

**AER** (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.

**Gross** is the taxable rate of interest without the deduction of UK Income Tax.

For all information, including to download brochures and application forms, visit [nsandi-adviser.com](https://nsandi-adviser.com)

Call us free on **0800 092 1228**

You can call our dedicated Adviser Helpline between 8am and 6pm every Monday to Friday.

Email [adviser@nsandi.com](mailto:adviser@nsandi.com)