

Santander 123 Interest (no cashback) v competitor providers (Moneycomms.co.uk)

Average In Credit Balance	Santander 123 Annual credit interest	Santander 123 interest less £60 annual fees	Halifax Reward	Club Lloyds	TSB	Tesco Bank	Nationwide Building Society
	1.5% interest to max bal £20k		£3 per month reward	2% interest to max bal of £5k	3% interest to max bal of £1.5k	3% interest to max bal of £3k	5% interest to max bal of £2.5k (year 1)
£1,000	£15.00	-£45.00	£36.00	£20.00	£30.00	£30.00	£50.00
£2,000	£30.00	-£30.00	£36.00	£40.00	£45.00	£60.00	£100.00
£3,000	£45.00	-£15.00	£36.00	£60.00	£45.00	£90.00	£125.00
£4,000	£60.00	£0.00	£36.00	£80.00	£45.00	£90.00	£125.00
£5,000	£75.00	£15.00	£36.00	£100.00	£45.00	£90.00	£125.00
£6,000	£90.00	£30.00	£36.00	£100.00	£45.00	£90.00	£125.00
£7,000	£105.00	£45.00	£36.00	£100.00	£45.00	£90.00	£125.00
£8,000	£120.00	£60.00	£36.00	£100.00	£45.00	£90.00	£125.00
£9,000	£135.00	£75.00	£36.00	£100.00	£45.00	£90.00	£125.00
£10,000	£150.00	£90.00	£36.00	£100.00	£45.00	£90.00	£125.00
£11,000	£165.00	£105.00	£36.00	£100.00	£45.00	£90.00	£125.00
£12,000	£180.00	£120.00	£36.00	£100.00	£45.00	£90.00	£125.00
£13,000	£195.00	£135.00	£36.00	£100.00	£45.00	£90.00	£125.00
£14,000	£210.00	£150.00	£36.00	£100.00	£45.00	£90.00	£125.00
£15,000	£225.00	£165.00	£36.00	£100.00	£45.00	£90.00	£125.00
£16,000	£240.00	£180.00	£36.00	£100.00	£45.00	£90.00	£125.00
£17,000	£255.00	£195.00	£36.00	£100.00	£45.00	£90.00	£125.00
£18,000	£270.00	£210.00	£36.00	£100.00	£45.00	£90.00	£125.00
£19,000	£285.00	£225.00	£36.00	£100.00	£45.00	£90.00	£125.00
£20,000	£300.00	£240.00	£36.00	£100.00	£45.00	£90.00	£125.00

Best in year 1

Best in year 2 when Nationwide rate drops to 1%