

DATA PAGE

September 2019

Figures compiled on 20 September 2019

Date	Rate	Date	Rate
8.2.01	5.75%	9.11.06	5.00%
5.4.01	5.50%	11.1.07	5.25%
10.5.01	5.25%	10.5.07	5.50%
2.8.01	5.00%	5.7.07	5.75%
18.9.01	4.75%	6.12.07	5.50%
4.10.01	4.50%	7.2.08	5.25%
8.11.01	4.00%	10.4.08	5.00%
6.2.03	3.75%	8.10.08	4.50%
10.7.03	3.50%	6.11.08	3.00%
6.11.03	3.75%	4.12.08	2.00%
5.2.04	4.00%	8.1.09	1.50%
6.5.04	4.25%	5.2.09	1.00%
10.6.04	4.50%	5.3.09	0.50%
5.8.04	4.75%	4.8.16	0.25%
4.8.05	4.50%	2.11.17	0.50%
3.8.06	4.75%	2.8.18	0.75%

Source: Barclays

Date	Rate	Date	Rate
1.9.01	6.75%	1.6.07	7.50%
1.10.01	6.50%	1.8.07	7.75%
1.11.01	6.25%	1.1.08	7.50%
1.12.01	5.75%	1.3.08	7.25%
1.3.03	5.65%	1.5.08	7.00%
1.8.03	5.50%	1.11.08	6.50%
1.12.03	5.75%	1.12.08	5.00%
1.3.04	6.00%	1.1.09	4.75%
1.6.04	6.25%	1.2.09	4.50%
1.7.04	6.50%	1.3.09	4.00%
1.9.04	6.75%	1.4.09	3.50%
1.9.05	6.50%	4.1.11	3.99%
1.9.06	6.75%	1.10.16	3.74%
1.12.06	7.00%	1.12.17	3.99%
1.2.07	7.25%	6.8.18	4.24%

Existing Borrowers - Source: Halifax

15% discount
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Date	Value	Date	Value
Jul 2018	7748.8	Feb 2019	7074.7
Aug 2018	7432.4	Mar 2019	7279.2
Sep 2018	7510.2	Apr 2019	7418.2
Oct 2018	7128.1	May 2019	7161.7
Nov 2018	6980.2	Jun 2019	7425.6
Dec 2018	6728.1	Jul 2019	7586.8
Jan 2019	6968.9	Aug 2019	7207.2

Year	Real Yield	Inflation	Over 5 years (FT 20.9.19)
19 September 2019			-2.13%
18 September 2019			-2.12%
Year ago			-1.43%

Effective Date	Rate	Effective Date	Rate
2.7.07	5.00%	30.6.08	4.50%
1.10.07	5.25%	31.12.08	1.50%
31.12.07	5.00%	31.3.09	0.00%
31.3.08	4.75%	30.9.18	0.25%

Rate of interest after entry S.32 Land Compensation Act 1961

Month	2014	2015	2016	2017	2018	2019
January	252.6	255.4	258.8	265.5	276.0	283.0
February	254.2	256.7	260.0	268.4	278.1	285.0
March	254.8	257.1	261.1	269.3	278.3	285.1
April	255.7	258.0	261.4	270.6	279.7	288.2
May	255.9	258.5	262.1	271.7	280.7	289.2
June	256.3	258.9	263.1	272.3	281.5	289.6
July	256.0	258.6	263.4	272.9	281.7	289.5
August	257.0	259.8	264.4	274.7	284.2	291.7
September	257.6	259.6	264.9	275.1	284.1	
October	257.7	259.5	264.8	275.3	284.5	
November	257.1	259.8	265.5	275.8	284.6	
December	257.5	260.6	267.1	278.1	285.6	

Month	2014	2015	2016	2017	2018	2019
January	2.8%	1.1%	1.3%	2.6%	4.0%	2.5%
February	2.7%	1.0%	1.3%	3.2%	3.6%	2.5%
March	2.5%	0.9%	1.6%	3.1%	3.3%	2.4%
April	2.5%	0.9%	1.3%	3.5%	3.4%	3.0%
May	2.4%	1.0%	1.4%	3.7%	3.3%	3.0%
June	2.6%	1.0%	1.6%	3.5%	3.4%	2.9%
July	2.5%	1.0%	1.9%	3.6%	3.2%	2.8%
August	2.4%	1.1%	1.8%	3.9%	3.5%	2.6%
September	2.3%	0.8%	2.0%	3.9%	3.3%	
October	2.3%	0.7%	2.0%	4.0%	3.3%	
November	2.0%	1.1%	2.2%	3.9%	3.2%	
December	1.6%	1.2%	2.5%	4.1%	2.7%	

"OFFICIAL RATE"		INTEREST ON LATE PAID INCOME TAX, CGT, STAMP DUTY AND STAMP DUTY RESERVE	
Effective Date	Rate	Effective Date	Rate
1.3.09	4.75%	27.1.09	3.50%
6.4.10	4.00%	24.3.08	2.50%
6.4.14	3.25%	29.9.09	3.00%
6.4.15	3.00%	23.8.16	2.75%
6.4.17	2.50%	21.11.17	3.00%
29.9.09	3.00%/0.50%		
23.8.16	2.75%/0.50%		
21.11.17	3.00%/0.50%		

*Benefits in Kind: Loans to employees earning £8,500+ - official rate of interest.
 Official rate for loans in foreign currencies: Yen: 3.90% w.e.f. 6.6.94; Swiss F: 5.50% w.e.f. 6.7.94 (previously 5.70% w.e.f. 6.6.94).

Date	Rate	Date	Rate
6.12.07	9.50%	8.1.09	5.50%
7.2.08	9.25%	5.2.09	5.00%
10.4.08	9.00%	5.3.09	4.50%
8.10.08	8.50%	4.8.16	4.25%
6.11.08	7.00%	2.11.17	4.50%
4.12.08	6.00%	2.8.18	4.75%

The Law Society rate is 4.00% above Barclays Bank Base Rate - see column 1

From	To	Rate	From	To	Rate
1.1.18	30.6.18	8.50%	1.1.19	30.6.19	8.75%
1.7.18	31.12.18	8.50%	1.7.19	31.12.19	8.75%

The Late Payment of Commercial Debts (Interest) Act 1998
 For contracts from 1.11.98 to 6.8.02 the rate applying is the Bank of England Base Rate that was in place on the day the debt came overdue plus 8%.

Effective Date	Rate	Effective Date	Rate	Effective Date	Rate
17.6.07	7.08%	16.3.08	6.83%	1.10.10	3.63%
12.8.07	7.33%	18.5.08	6.58%	6.7.15	3.12%
13.1.08	7.08%	16.11.08	6.08%	18.6.17	2.61%

From 1.10.10 the standard interest rate will be the BoE published monthly average mortgage interest rate. Can claim mortgage interest on, up to £200,000 of the mortgage. Waiting period 39 weeks.

COURT	ENGLISH COURTS	SCOTTISH COURTS	NORTHERN IRISH COURTS
Judgment Debts: High Court (& w.e.f. 1.7.91 County Courts) 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.4.85).	Judgment Debts: High Court: 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.4.85).	Decrees: Court of Session & Sheriff Courts 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.4.85).	Judgment Debts: High Court: 8% w.e.f. 1.4.93 (previously 15% w.e.f. 16.4.85).
Funds in Court: Special Rate (persons under disability) 0.5% w.e.f. 1.7.09 (previously 1.5% w.e.f. 1.6.09). Basic Rate (payment into court) 0.1% w.e.f. 6.6.16 (previously 0.3% w.e.f. 1.7.09).	Funds in Court: Special Rate (persons under disability) 0.5% w.e.f. 1.7.09 (previously 1.5% w.e.f. 1.6.09). Basic Rate (payment into court) 0.1% w.e.f. 6.6.16 (previously 0.3% w.e.f. 1.7.09).	County Court 8% w.e.f. 1.4.93 (previously 15% w.e.f. 19.5.85). Interest on amounts awarded in Magistrate Courts 7% w.e.f. 3.9.84.	County Court 8% w.e.f. 1.4.93 (previously 15% w.e.f. 19.5.85). Interest on amounts awarded in Magistrate Courts 7% w.e.f. 3.9.84.
Interest in Personal Injury cases: Future Earnings - none. Pain & Suffering - 2%. Special Damages: same as "Special Rate" - see Funds in Court above (1/2 Special Rate payable from date of accident to date of judgment).	Interest in Personal Injury cases: Future Earnings - none. Pain & Suffering - 2%. Special Damages: same as "Special Rate" - see Funds in Court above (1/2 Special Rate payable from date of accident to date of judgment).		
Interest Rate on Confiscation Orders in Crown & Magistrates Courts: same rate as applies to High Court Judgment Debts.	Interest Rate on Confiscation Orders in Crown & Magistrates Courts: same rate as applies to High Court Judgment Debts.		

Month	2014	2015	2016	2017	2018	2019
January	£469	£475	£488	£497	£510	£531
February	£493	£495	£501	£512	£524	£541
March	£511	£532	£544	£558	£572	£588
April	£469	£481	£496	£502	£515	£534
May	£465	£477	£489	£499	£511	£532
June	£471	£480	£492	£506	£517	£537*
July	£462	£478	£491	£499	£515	£536*
August	£458	£473	£483	£495	£512	
September	£461	£471	£483	£497	£511	
October	£462	£470	£484	£496	£517	
November	£460	£469	£484	£496	£512	
December	£479	£488	£497	£513	£530	

Whole GB economy unadjusted Figures are £ (sterling) and include bonuses and arrears *Provisional Source: ONS

Month	2015	2016	2017	2018	2019
January	1.3%	2.7%	1.6%	2.8%	4.0%
February	0.4%	1.1%	2.4%	2.3%	3.2%
March	4.3%	2.3%	2.5%	2.6%	2.7%
April	2.7%	3.0%	1.3%	2.6%	3.6%
May	2.7%	2.4%	2.1%	2.5%	4.0%
June	2.0%	2.4%	2.9%	2.1%	3.8%
July	3.6%	2.6%	1.7%	3.3%	4.2%*
August	3.2%	2.1%	2.4%	3.5%	
September	2.0%	2.5%	2.3%	2.8%	
October	1.9%	2.9%	2.5%	4.3%	
November	2.1%	3.0%	2.5%	3.4%	
December	1.8%	1.9%	3.2%	3.3%	

Whole GB economy unadjusted Figures include bonuses and arrears *Provisional Source: ONS

Date	Index	Date	Index
January 2018	-	January 2019	394.0
February 2018	-	February 2019	400.2
March 2018	-	March 2019	402.4
April 2018	-	April 2019	402.3
May 2018	-	May 2019	403.8
June 2018	-	June 2019	404.6
July 2018	-	July 2019	405.0
August 2018	396.7	August 2019	404.0
September 2018	396.1	September 2019	
October 2018	396.7	October 2019	
November 2018	394.1	November 2019	
December 2018	391.1	December 2019	

All Houses (recalculated September 2019) Source: Halifax

Month	2015	2016	2017	2018	2019
January	2.3%	2.2%	2.2%	2.3%	2.8%
February	2.4%	2.1%	2.1%	2.3%	2.9%
March	2.3%	2.2%	2.2%	2.4%	3.0%
April	2.3%	2.2%	2.2%	2.4%	3.0%
May	2.3%	2.2%	2.2%	2.4%	3.1%
June	2.3%	2.2%	2.2%	2.5%	3.2%
July	2.3%	2.2%	2.2%	2.5%	3.2%
August	2.3%	2.2%	2.2%	2.5%	3.3%*
September	2.2%	2.2%	2.3%	2.6%	
October	2.2%	2.2%	2.3%	2.7%	
November	2.2%	2.2%	2.3%	2.7%	
December	2.2%	2.2%	2.3%	2.8%	

Seasonally adjusted claimant count - UK *Provisional Source: ONS

Month	2016	2017	2018	2019
January	0.59%	0.36%	0.52%	0.91%
February	0.59%	0.36%	0.58%	0.85%
March	0.59%	0.34%	0.71%	0.85%
April	0.59%	0.33%	0.71%	0.82%
May	0.59%	0.29%	0.61%	0.80%
June	0.56%	0.31%	0.67%	0.77%
July	0.49%	0.29%	0.79%	0.77%
August	0.39%	0.28%	0.80%	0.76%
September	0.38%	0.34%	0.80%	
October	0.40%	0.40%	0.82%	
November	0.38%	0.52%	0.89%	
December	0.37%	0.52%	0.91%	

3 MONTH INTERBANK - closing rate on last day of month

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