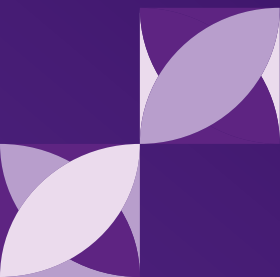




# Variable Rate Guide

17 July 2024



**Saffron**  
Building Society

Open Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Immediate access Savvy Saver</b> Monthly income	N/A	<b>3.50%/3.56%</b>	<b>11.10.2023</b>
<b>Easy Access</b> Annual income	1.75%	<b>2.00%</b>	<b>24.11.2023</b>
<b>Maturity Easy Access</b> Annual income	<b>1.75%</b>	<b>2.00%</b>	
Monthly income	1.74%/1.75%	<b>1.98%/2.00%</b>	<b>19.01.2024</b>
<b>EnviroSaver</b> (ISSUE 3) Annual income	N/A	<b>4.45%</b>	
Monthly income	N/A	<b>4.36%/4.45%</b>	<b>19.06.2024</b>
<b>E-Saver</b> (ISSUE 21) Annual income	N/A	<b>4.50%</b>	
Monthly income	N/A	<b>4.41%/4.50%</b>	<b>19.06.2024</b>
<b>12 Month Members Regular Saver</b> Annual income	5.00%	<b>5.25%</b>	<b>16.08.2023</b>
<b>Small Saver</b> Annual income	5.50%	<b>5.75%</b>	<b>16.08.2023</b>
<b>Cash ISA savings accounts</b>			
<b>Easy Access Cash ISA</b> (ISSUE 2) Annual income	2.50%	<b>3.50%</b>	<b>26.07.2023</b>
<b>Spouse Inheritance ISA</b> Annual income	2.50%	<b>3.50%</b>	<b>26.07.2023</b>
<b>Maturity Cash ISA</b> Annual income	1.75%	<b>2.00%</b>	<b>19.01.202</b>
<b>Children's savings accounts</b>			
<b>U18 Easy Access</b> Annual income	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
<b>Children's Regular Saver</b> Annual income	5.55%	<b>5.80%</b>	<b>16.08.2023</b>
<b>Notice savings accounts</b>			
<b>30 Day Notice Saver</b> (ISSUE 4) Annual income	3.25%	<b>4.10%</b>	<b>26.07.2023</b>
<b>120 Day Notice Saver*</b> Annual income	5.00%	<b>4.60%</b>	<b>01.02.2024</b>

Products can be withdrawn at any time

Open Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Business savings accounts</b>			
<b>Business Bonus Saver - LIMITED EDITION</b> Annual income	N/A	<b>4.35%</b>	<b>15.05.2024</b>
<b>Business Online Saver</b> (ISSUE 2) Annual income	4.35%	<b>4.05%</b>	
Monthly income	4.27%/4.35%	<b>3.98%/4.05%</b>	<b>17.07.2024</b>
<b>Business 35 Day Notice</b> Annual income	N/A	<b>3.50%</b>	<b>15.05.2024</b>
<b>Business 7 Day Notice</b> Annual income	N/A	<b>3.20%</b>	<b>15.05.2024</b>
<b>Business Saver</b> Annual income	N/A	<b>2.00%</b>	<b>15.05.2024</b>
<b>Business Maturity</b> Annual income	N/A	<b>1.00%</b>	<b>15.05.2024</b>
<b>Sports and Social Clubs</b> Annual income	1.20%	<b>2.20%</b>	<b>19.06.2024</b>

Products can be withdrawn at any time

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>E-Saver (ISSUE 10)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver (ISSUE 11)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver (ISSUE 16)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver (ISSUE 17)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver (ISSUE 19)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver (ISSUE 20)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>19.06.2024</b>
<b>E-Saver 55+ (ISSUE 2)</b>			
Annual income	4.60%	<b>4.80%</b>	
Monthly income	4.51%/4.60%	<b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>Goal Saver (ISSUE 8)</b>			
Annual income	4.60%	<b>4.80%</b>	<b>11.10.2023</b>
<b>Wedding Saver (ISSUE 6)</b>			
Annual income	4.60%	<b>4.80%</b>	<b>11.10.2023</b>
<b>EnviroSaver</b>			
Annual income	4.55%	<b>4.75%</b>	
Monthly income	4.46% / 4.55%	<b>4.65% / 4.75%</b>	<b>11.10.2023</b>
<b>EnviroSaver (ISSUE 2)</b>			
Annual income	4.45%	<b>4.75%</b>	
Monthly income	4.36% / 4.45%	<b>4.65%/4.75%</b>	<b>19.06.2024</b>
<b>Premium Saver</b>			
Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Premium Reward Saver (ISSUE 5)</b>			
Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>Reward Saver (ISSUE 5)</b>			
Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Reward Saver</b>			
Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Branch Saver (ISSUE 2)</b>			
Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>My Saver</b>			
Annual income	4.60%	<b>4.80%</b>	<b>11.10.2023</b>
<b>Limited savings accounts</b>			
<b>30 Day Notice Saver (ISSUE 1)</b> £5,000 or over	3.25%	<b>4.10%</b>	<b>26.07.2023</b>
<b>30 Day Notice Saver (ISSUE 2)</b> £5,000 or over	3.25%	<b>4.10%</b>	<b>26.07.2023</b>
<b>30 Day Notice Saver (ISSUE 3)</b> £5,000 or over	3.25%	<b>4.10%</b>	<b>26.07.2023</b>
<b>90 Day Notice Saver</b> £1,000 or over	3.35%	<b>4.20%</b>	<b>26.07.2023</b>
£10,000 or over	3.35%	<b>4.20%</b>	<b>26.07.2023</b>
£25,000 or over	3.35%	<b>4.20%</b>	<b>26.07.2023</b>
£50,000 or over	3.35%	<b>4.20%</b>	<b>26.07.2023</b>
<b>Members 120 Day Notice*</b> £500+	5.00%	<b>4.60%</b>	<b>01.02.2024</b>
<b>Cash ISA savings accounts</b>			
<b>Reward Saver ISA (ISSUE 4)</b> Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Reward Instant Access ISA</b> Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Loyalty ISA Immediate Access</b> Annual income	1.75%	<b>2.00%</b>	<b>19.01.2024</b>
<b>Online Loyalty Cash ISA</b> Annual income	1.50%	<b>1.75%</b>	<b>26.07.2023</b>

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Children's savings accounts</b>			
<b>Ladybird (ISSUE 6)</b>			
£1 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£250 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£500 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£1,000 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
<b>Smart Saver (ISSUE 2)</b>			
£1 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£250 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£500 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£1,000 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
<b>Ladybird (ISSUE 7)</b>			
£1 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£250 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£500 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£1,000 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
<b>Smart Saver (ISSUE 3)</b>			
£1 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£250 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£500 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>
£1,000 or over	3.25%	<b>3.50%</b>	<b>26.07.2023</b>

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Business savings accounts</b>			
<b>Charity Tracker (ISSUE 1)</b>	6.00%	<b>6.25%</b>	<b>24.08.2023</b>
<b>Charity Deposit (ISSUE 2)</b>	0.20%	<b>1.20%</b>	<b>26.07.2023</b>
<b>Corporate Deposit</b>	0.19%	<b>1.20%</b>	<b>26.07.2023</b>
<b>Business E-Saver (ISSUE 5)</b>	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Business E-Saver (ISSUE 6)</b>	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Business E-Saver (ISSUE 7)</b>	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Business e-saver (ISSUE 8)</b>	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Solicitors Online Reserve MI</b>	3.06%/3.10%	<b>3.25%/3.30%</b>	<b>11.10.2023</b>
<b>Solicitors Online Reserve MI</b>	3.06%/3.10%	<b>3.25%/3.30%</b>	<b>11.10.2023</b>
<b>Corporate Maturity</b>	0.75%	<b>1.20%</b>	<b>26.07.2023</b>

For more information call us FREE on **0800 072 1100** or visit  
**saffronbs.co.uk**

# Find out more



Visit us in branch



0800 072 1100



saffronbs.co.uk



Saffron House, 1A Market Street,  
Saffron Walden, Essex CB10 1HX



Large print, audio and braille editions of this leaflet are available.  
Please call 0800 072 1100



**Saffron**  
Building Society

Saffron Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register no. 100015) except for Commercial and Investment Buy to Let Mortgages.

\* The tax-free rate is the contractual rate of interest payable where interest is exempt from income tax. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.

\* The gross rate is the rate before deducting tax at the rate applicable to savings income. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.