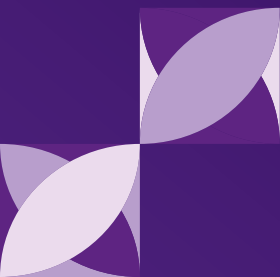




# Variable Rate Guide

30 August 2024



**Saffron**  
Building Society

Open Issue Products	Rate until 30/08/2024 Gross p.a./AER*%	New rate 30/08/2024 Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>Savvy Saver</b> Monthly income	3.50%/3.56%	<b>3.25%/3.30%</b>	<b>30.08.2024</b>
<b>Easy Access</b> Annual income	2.00%	<b>1.75%</b>	<b>30.08.2024</b>
<b>Maturity Easy Access</b> Annual income	2.00%	<b>1.75%</b>	
Monthly income	1.98%/2.00%	<b>1.74%/1.75%</b>	<b>30.08.2024</b>
<b>EnviroSaver</b> (ISSUE 3) Annual income	4.45%	<b>4.20%</b>	
Monthly income	4.36%/4.45%	<b>4.12%/4.20%</b>	<b>30.08.2024</b>
<b>E-Saver</b> (ISSUE 21) Annual income	4.50%	<b>4.25%</b>	
Monthly income	4.41%/4.50%	<b>4.17%/4.25%</b>	<b>30.08.2024</b>
<b>12 Month Members Regular Saver</b> Annual income	5.25%	<b>5.00%</b>	<b>30.08.2024</b>
<b>Small Saver</b> Annual income	5.75%	<b>5.50%</b>	<b>30.08.2024</b>
<b>Cash ISA savings accounts</b>			
<b>Easy Access Cash ISA</b> (ISSUE 2) Annual income	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Spouse Inheritance ISA</b> Annual income	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Maturity Cash ISA</b> Annual income	2.00%	<b>1.75%</b>	<b>30.08.2024</b>
<b>Children's savings accounts</b>			
<b>U18 Easy Access</b> Annual income	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Children's Regular Saver</b> Annual income	5.80%	<b>5.55%</b>	<b>30.08.2024</b>
<b>Notice savings accounts</b>			
<b>30 Day Notice Saver</b> (ISSUE 4) Annual income	4.10%	<b>3.85%</b>	<b>30.08.2024</b>
<b>120 Day Notice Saver*</b> Annual income	4.60%	<b>4.35%</b>	<b>30.08.2024</b>

Products can be withdrawn at any time

Open Issue Products	Rate until 30/08/2024 Gross p.a./AER*%	New rate 30/08/2024 Gross p.a./AER*%	Effective from
<b>Business savings accounts</b>			
<b>Business Bonus Saver - LIMITED EDITION</b> Annual income	4.35%	<b>4.10%</b>	<b>30.08.2024</b>
<b>Business Online Saver</b> (ISSUE 2) Annual income	4.05%	<b>4.00%</b>	
Monthly income	3.98%/4.05%	<b>3.93%/4.00%</b>	<b>30.08.2024</b>
<b>Business 35 Day Notice</b> Annual income	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Business 7 Day Notice</b> Annual income	3.20%	<b>2.95%</b>	<b>30.08.2024</b>
<b>Business Saver</b> Annual income	2.00%	<b>1.75 %</b>	<b>30.08.2024</b>
<b>Business Maturity</b> Annual income	1.00%	<b>0.75%</b>	<b>30.08.2024</b>
<b>Sports and Social Clubs</b> Annual income	2.20%	<b>2.00%</b>	<b>30.08.2024</b>

Products can be withdrawn at any time

Closed Issue Products	Rate until 30/08/2024 Gross p.a./AER*%	New rate 30/08/2024 Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>E-Saver (ISSUE 10)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>E-Saver (ISSUE 11)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>E-Saver (ISSUE 16)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>E-Saver (ISSUE 17)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>E-Saver (ISSUE 19)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>E-Saver (ISSUE 20)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>E-Saver 55+ (ISSUE 2)</b>			
Annual income	4.80%	<b>4.55%</b>	
Monthly income	4.70%/4.80%	<b>4.46%/4.55%</b>	<b>30.08.2024</b>
<b>Goal Saver (ISSUE 8)</b>			
Annual income	4.80%	<b>4.55%</b>	<b>30.08.2024</b>
<b>Wedding Saver (ISSUE 6)</b>			
Annual income	4.80%	<b>4.55%</b>	<b>30.08.2024</b>
<b>EnviroSaver</b>			
Annual income	4.75%	<b>4.50%</b>	
Monthly income	4.65% / 4.75%	<b>4.41% / 4.50%</b>	<b>30.08.2024</b>
<b>EnviroSaver (ISSUE 2)</b>			
Annual income	4.75%	<b>4.50%</b>	
Monthly income	4.65% / 4.75%	<b>4.41%/4.50%</b>	<b>30.08.2024</b>
<b>Premium Saver</b>			
Annual income	3.00%	<b>2.75%</b>	<b>30.08.2024</b>
<b>Premium Reward Saver (ISSUE 5)</b>			
Annual income	3.00%	<b>2.75%</b>	<b>30.08.2024</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	3.00%	<b>2.75%</b>	<b>30.08.2024</b>
<b>Reward Saver</b>			
Annual income	3.00%	<b>2.75%</b>	<b>30.08.2024</b>
<b>Branch Saver (ISSUE 2)</b>			
Annual income	3.00%	<b>2.75%</b>	<b>30.08.2024</b>
<b>My Saver</b>			
Annual income	4.80%	<b>4.55%</b>	<b>30.08.2024</b>
<b>Limited savings accounts</b>			
<b>30 Day Notice Saver (ISSUE 1)</b> £5,000 or over	4.10%	<b>3.85%</b>	<b>30.08.2024</b>
<b>30 Day Notice Saver (ISSUE 2)</b> £5,000 or over	4.10%	<b>3.85%</b>	<b>30.08.2024</b>
<b>30 Day Notice Saver (ISSUE 3)</b> £5,000 or over	4.10%	<b>3.85%</b>	<b>30.08.2024</b>
<b>90 Day Notice Saver</b> £1,000 or over	4.20%	<b>3.95%</b>	<b>30.08.2024</b>
£10,000 or over	4.20%	<b>3.95%</b>	<b>30.08.2024</b>
£25,000 or over	4.20%	<b>3.95%</b>	<b>30.08.2024</b>
£50,000 or over	4.20%	<b>3.95%</b>	<b>30.08.2024</b>
<b>Members 120 Day Notice*</b> £500+	4.60%	<b>4.35%</b>	<b>30.08.2024</b>
<b>Cash ISA savings accounts</b>			
<b>Reward Saver ISA (ISSUE 4)</b>			
Annual income	3.00%	<b>2.75%</b>	<b>30.08.2024</b>
<b>Reward Instant Access ISA</b>			
Annual income	3.00%	<b>2.75%</b>	<b>30.08.2024</b>
<b>Loyalty ISA Immediate Access</b>			
Annual income	2.00%	<b>1.75%</b>	<b>30.08.2024</b>
<b>Online Loyalty Cash ISA</b>			
Annual income	2.00%	<b>1.75%</b>	<b>30.08.2024</b>

Closed Issue Products	Rate until 30/08/2024 Gross p.a./AER*	New rate 30/08/2024 Gross p.a./AER*	Effective from
<b>Children's savings accounts</b>			
<b>Ladybird (ISSUE 6)</b>			
£1 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£250 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£500 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£1,000 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Smart Saver (ISSUE 2)</b>			
£1 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£250 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£500 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£1,000 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Ladybird (ISSUE 7)</b>			
£1 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£250 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£500 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£1,000 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
<b>Smart Saver (ISSUE 3)</b>			
£1 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£250 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£500 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>
£1,000 or over	3.50%	<b>3.25%</b>	<b>30.08.2024</b>

Closed Issue Products	Rate until 30/08/2024 Gross p.a./AER*	New rate 30/08/2024 Gross p.a./AER*	Effective from
<b>Business savings accounts</b>			
<b>Charity Tracker (ISSUE 1)</b>	6.25%	<b>6.00%</b>	<b>01.09.2024</b>
<b>Charity Deposit (ISSUE 2)</b>	1.20%	<b>0.95%</b>	<b>30.08.2024</b>
<b>Corporate Deposit</b>	1.20%	<b>0.95%</b>	<b>30.08.2024</b>
<b>Business E-Saver (ISSUE 5)</b>	3.30%	<b>3.00%</b>	<b>30.08.2024</b>
<b>Business E-Saver (ISSUE 6)</b>	3.30%	<b>3.00%</b>	<b>30.08.2024</b>
<b>Business E-Saver (ISSUE 7)</b>	3.30%	<b>3.00%</b>	<b>30.08.2024</b>
<b>Business e-saver (ISSUE 8)</b>	3.30%	<b>3.00%</b>	<b>30.08.2024</b>
<b>Solicitors Online Reserve MI</b>	3.25%/3.30%	<b>2.96%/ 3.00%</b>	<b>30.08.2024</b>
<b>Solicitors Online Reserve MI</b>	3.25%/3.30%	<b>2.96%/ 3.00%</b>	<b>30.08.2024</b>
<b>Corporate Maturity</b>	1.20%	<b>0.95%</b>	<b>30.08.2024</b>
<b>Business Online Saver</b>			
Annual income	4.35%	<b>4.00%</b>	
Monthly income	4.27%/4.35%	<b>3.93%/4.00%</b>	<b>30.08.2024</b>

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\* 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.