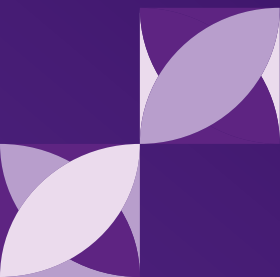




Variable Rate Guide

14 November 2024



Saffron
Building Society

Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Immediate access			
Savvy Saver			
Monthly income	3.50%/3.56%	3.25%/3.30%	30.08.2024
Easy Access			
Annual income	2.00%	1.75%	30.08.2024
Maturity Easy Access			
Annual income	2.00%	1.75%	
Monthly income	1.98%/2.00%	1.74%/1.75%	30.08.2024
EnviroSaver (ISSUE 3)			
Annual income	4.45%	4.20%	
Monthly income	4.36%/4.45%	4.12%/4.20%	30.08.2024
E-Saver (ISSUE 21)			
Annual income	4.50%	4.25%	
Monthly income	4.41%/4.50%	4.17%/4.25%	30.08.2024
12 Month Members Regular Saver			
Annual income	5.00%	4.75%	04.12.2024
Small Saver			
Annual income	5.50%	5.00%	04.12.2024
Cash ISA savings accounts			
Easy Access Cash ISA (ISSUE 2)			
Annual income	3.50%	3.25%	30.08.2024
Spouse Inheritance ISA			
Annual income	3.50%	3.25%	30.08.2024
Maturity Cash ISA			
Annual income	2.00%	1.75%	30.08.2024
Children's savings accounts			
U18 Easy Access			
Annual income	3.50%	3.25%	30.08.2024
Children's Regular Saver			
Annual income	5.55%	5.25%	04.12.2024
Notice savings accounts			
30 Day Notice Saver (ISSUE 4)			
Annual income	3.85%	3.60%	04.12.2024
120 Day Notice Saver*			
Annual income	4.35%	4.10%	04.12.2024

Products can be withdrawn at any time

Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Business savings accounts			
Business Online Saver (ISSUE 2)			
Annual income	4.00%	3.75%	
Monthly income	3.93%/4.00%	3.69%/3.75%	04.12.2024
Business 35 Day Notice			
Annual income	3.25%	3.00%	04.12.2024
Business 7 Day Notice			
Annual income	2.95%	2.70%	04.12.2024
Business Saver			
Annual income	2.00%	1.75 %	30.08.2024
Business Maturity			
Annual income	1.00%	0.75%	30.08.2024
Client Account			
Monthly icome	N/A	2.50%/2.53%	21.11.2024
Community & Charity			
Community Saver -			
Annual income	N/A	2.00%	21.11.2024
Communtiy Saver online			
Annual income		3.85%	
Monthly income	N/A	3.78%/3.85%	21.11.2024
Community 95 Day Notice			
Annual income	N/A	3.30%	21.11.2024
Community Maturity			
Annual income	N/A	0.85%	21.11.2024

Products can be withdrawn at any time

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Immediate access			
E-Saver (ISSUE 10)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
E-Saver (ISSUE 11)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
E-Saver (ISSUE 16)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
E-Saver (ISSUE 17)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
E-Saver (ISSUE 19)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
E-Saver (ISSUE 20)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
E-Saver 55+ (ISSUE 2)			
Annual income	4.55%	4.25%	
Monthly income	4.46%/4.55%	4.17%/4.25%	04.12.2024
Goal Saver (ISSUE 8)			
Annual income	4.55%	4.25%	04.12.2024
Wedding Saver (ISSUE 6)			
Annual income	4.55%	4.25%	04.12.2024
EnviroSaver			
Annual income	4.50%	4.20%	
Monthly income	4.41% / 4.50%	4.12% / 4.20%	04.12.2024
EnviroSaver (ISSUE 2)			
Annual income	4.50%	4.20%	
Monthly income	4.41% / 4.50%	4.12% / 4.20%	04.12.2024
Premium Saver			
Annual income	3.00%	2.75%	30.08.2024
Premium Reward Saver (ISSUE 5)			
Annual income	3.00%	2.75%	30.08.2024

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Immediate access			
Reward Saver (ISSUE 5)			
Annual income	3.00%	2.75%	30.08.2024
Reward Saver			
Annual income	3.00%	2.75%	30.08.2024
Branch Saver (ISSUE 2)			
Annual income	3.00%	2.75%	30.08.2024
My Saver			
Annual income	4.55%	4.25%	04.12.2024
Limited savings accounts			
30 Day Notice Saver (ISSUE 1)			
£5,000 or over	3.85%	3.60%	04.12.2024
30 Day Notice Saver (ISSUE 2)			
£5,000 or over	3.85%	3.60%	04.12.2024
30 Day Notice Saver (ISSUE 3)			
£5,000 or over	3.85%	3.60%	04.12.2024
90 Day Notice Saver			
£1,000 or over	3.95%	3.70%	04.12.2024
£10,000 or over	3.95%	3.70%	04.12.2024
£25,000 or over	3.95%	3.70%	04.12.2024
£50,000 or over	3.95%	3.70%	04.12.2024
Members 120 Day Notice*			
£500+	4.35%	4.10%	04.12.2024
Cash ISA savings accounts			
Reward Saver ISA (ISSUE 4)			
Annual income	3.00%	2.75%	30.08.2024
Reward Instant Access ISA			
Annual income	3.00%	2.75%	30.08.2024
Loyalty ISA Immediate Access			
Annual income	2.00%	1.75%	30.08.2024
Online Loyalty Cash ISA			
Annual income	2.00%	1.75%	30.08.2024


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


Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Business savings accounts			
Charity Tracker (ISSUE 1)	6.00%	5.75%	01.12.2024
Charity Deposit (ISSUE 2)	1.20%	0.95%	30.08.2024
Corporate Deposit	1.20%	0.95%	30.08.2024
Business E-Saver (ISSUE 5)	3.00%	2.75%	04.12.2024
Business E-Saver (ISSUE 6)	3.00%	2.75%	04.12.2024
Business E-Saver (ISSUE 7)	3.00%	2.75%	04.12.2024
Business e-saver (ISSUE 8)	3.00%	2.75%	04.12.2024
Solicitors Online Reserve MI	2.96%/3.00%	2.72%/ 2.75%	04.12.2024
Corporate Maturity	1.20%	0.95%	30.08.2024
Business Online Saver			
Annual income	4.00%	3.75%	
Monthly income	3.93%/4.00%	3.69%/3.75%	04.12.2024
Business Bonus Saver - LIMITED EDITION			
Annual income	4.10%	2.75%	08.01.2025
Sports and Social Clubs			
Annual income	2.20%	2.00%	30.08.2024

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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.