



Variable Rate Guide

10 December 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
Ware Regular Saver			
Annual income	N/A	4.75%	10.12.2024
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Products can be withdrawn at any time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 income	N/A	2.50%/2.53%	21.11.2024
Community & Charity			
Community Saver			
Annual income	N/A	2.00%	21.11.2024
Community Online Saver			
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Products can be withdrawn at any time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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* 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.