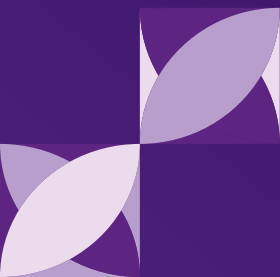




# Variable Rate Guide

15 January 2025



**Saffron**  
Building Society

Open Issue Products	Current rate Gross p.a./AER*%	New rate 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	5.00%	<b>4.75%</b>	<b>04.12.2024</b>
<b>Small Saver</b>			
Annual income	5.50%	<b>5.00%</b>	<b>04.12.2024</b>
<b>Ware Regular Saver</b>			
Annual income	N/A	<b>4.75%</b>	<b>10.12.2024</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	5.55%	<b>5.25%</b>	<b>04.12.2024</b>
<b>Notice savings accounts</b>			
<b>30 Day Notice Saver</b> (ISSUE 4)			
Annual income	3.85%	<b>3.60%</b>	<b>04.12.2024</b>
<b>120 Day Notice Saver*</b>			
Annual income	4.35%	<b>4.10%</b>	<b>04.12.2024</b>

Products can be withdrawn at any time

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

Products can be withdrawn at any time

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>E-Saver (ISSUE 10)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>E-Saver (ISSUE 11)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>E-Saver (ISSUE 16)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>E-Saver (ISSUE 17)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>E-Saver (ISSUE 19)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>E-Saver (ISSUE 20)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>E-Saver 55+ (ISSUE 2)</b>			
Annual income	4.55%	<b>4.25%</b>	
Monthly income	4.46%/4.55%	<b>4.17%/4.25%</b>	<b>04.12.2024</b>
<b>Goal Saver (ISSUE 8)</b>			
Annual income	4.55%	<b>4.25%</b>	<b>04.12.2024</b>
<b>Wedding Saver (ISSUE 6)</b>			
Annual income	4.55%	<b>4.25%</b>	<b>04.12.2024</b>
<b>EnviroSaver</b>			
Annual income	4.50%	<b>4.20%</b>	
Monthly income	4.41% / 4.50%	<b>4.12% / 4.20%</b>	<b>04.12.2024</b>
<b>EnviroSaver (ISSUE 2)</b>			
Annual income	4.50%	<b>4.20%</b>	
Monthly income	4.41% / 4.50%	<b>4.12% / 4.20%</b>	<b>04.12.2024</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	Current rate Gross p.a./AER*%	New 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	4.55%	<b>4.25%</b>	<b>04.12.2024</b>
<b>Limited savings accounts</b>			
<b>30 Day Notice Saver (ISSUE 1)</b>			
£5,000 or over	3.85%	<b>3.60%</b>	<b>04.12.2024</b>
<b>30 Day Notice Saver (ISSUE 2)</b>			
£5,000 or over	3.85%	<b>3.60%</b>	<b>04.12.2024</b>
<b>30 Day Notice Saver (ISSUE 3)</b>			
£5,000 or over	3.85%	<b>3.60%</b>	<b>04.12.2024</b>
<b>90 Day Notice Saver</b>			
£1,000 or over	3.95%	<b>3.70%</b>	<b>04.12.2024</b>
£10,000 or over	3.95%	<b>3.70%</b>	<b>04.12.2024</b>
£25,000 or over	3.95%	<b>3.70%</b>	<b>04.12.2024</b>
£50,000 or over	3.95%	<b>3.70%</b>	<b>04.12.2024</b>
<b>Members 120 Day Notice*</b>			
£500+	4.35%	<b>4.10%</b>	<b>04.12.2024</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	Current rate Gross p.a./AER*%	New rate 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	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Business savings accounts</b>			
<b>Charity Tracker (ISSUE 1)</b>	6.00%	<b>5.75%</b>	<b>01.12.2024</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>	3.00%	<b>2.75%</b>	<b>04.12.2024</b>
<b>Business E-Saver (ISSUE 6)</b>	3.00%	<b>2.75%</b>	<b>04.12.2024</b>
<b>Business E-Saver (ISSUE 7)</b>	3.00%	<b>2.75%</b>	<b>04.12.2024</b>
<b>Business E-saver (ISSUE 8)</b>	3.00%	<b>2.75%</b>	<b>04.12.2024</b>
<b>Solicitors Online Reserve MI</b>	2.96%/3.00%	<b>2.72%/ 2.75%</b>	<b>04.12.2024</b>
<b>Corporate Maturity</b>	1.20%	<b>0.95%</b>	<b>30.08.2024</b>
<b>Business Online Saver</b>			
Annual income	4.00%	<b>3.75%</b>	
Monthly income	3.93%/4.00%	<b>3.69%/3.75%</b>	<b>04.12.2024</b>
<b>Business Bonus Saver</b>			
LIMITED EDITION			
Annual income	4.10%	<b>2.75%</b>	<b>15.01.2025</b>
<b>Sports and Social Clubs</b>			
Annual income	2.20%	<b>2.00%</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.