



# Variable Rate Guide

19 January 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 Monthly income	<b>1.75%</b> 1.74%/1.75%	<b>2.00%</b> <b>1.98%/2.00%</b>	<b>19.01.2024</b>
<b>EnviroSaver</b> (ISSUE 2) Annual income Monthly income	4.55% 4.46% / 4.55%	<b>4.75%</b> <b>4.65%/4.75%</b>	<b>13.09.2023</b>
<b>E-Saver</b> (ISSUE 20) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>13.09.2023</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>
<b>Business savings accounts</b>			
<b>Business e-saver</b> (ISSUE 8) Annual income	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Sports and Social Clubs</b> Annual income	0.20%	<b>1.20%</b>	<b>26.07.2023</b>
<b>Corporate Maturity</b> Annual income	0.75%	<b>1.20%</b>	<b>26.07.2023</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Products can be withdrawn at any time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 E-Saver</b> (ISSUE 10) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver</b> (ISSUE 11) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver</b> (ISSUE 16) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver</b> (ISSUE 17) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver</b> (ISSUE 19) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>E-Saver 55+</b> (ISSUE 2) Annual income Monthly income	4.60% 4.51%/4.60%	<b>4.80%</b> <b>4.70%/4.80%</b>	<b>11.10.2023</b>
<b>Goal Saver</b> (ISSUE 8) Annual income	4.60%	<b>4.80%</b>	<b>11.10.2023</b>
<b>Wedding Saver</b> (ISSUE 6) Annual income	4.60%	<b>4.80%</b>	<b>11.10.2023</b>
<b>EnviroSaver</b> Annual income Monthly income	4.55% 4.46% / 4.55%	<b>4.75%</b> <b>4.65% / 4.75%</b>	<b>11.10.2023</b>
<b>Premium Saver</b> Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Premium Reward Saver</b> (ISSUE 5) Annual income	2.50%	<b>3.00%</b>	<b>26.07.2023</b>
<b>Reward Saver</b> (ISSUE 5) 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</b> (ISSUE 2) 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>

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
<b>Limited savings accounts</b>			
<b>30 Day Notice Saver</b> (ISSUE 1) £5,000 or over	3.25%	<b>4.10%</b>	<b>26.07.2023</b>
<b>30 Day Notice Saver</b> (ISSUE 2) £5,000 or over	3.25%	<b>4.10%</b>	<b>26.07.2023</b>
<b>30 Day Notice Saver</b> (ISSUE 3) £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</b> (ISSUE 4) 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</b> (ISSUE 6) £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</b> (ISSUE 2) £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</b> (ISSUE 7) £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</b> (ISSUE 3) £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>Business savings accounts</b>			
<b>Charity Tracker</b> (ISSUE 1)	6.00%	<b>6.25%</b>	<b>24.08.2023</b>
<b>Charity Deposit</b> (ISSUE 2)	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</b> (ISSUE 5)	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Business E-Saver</b> (ISSUE 6)	3.10%	<b>3.30%</b>	<b>11.10.2023</b>
<b>Business E-Saver</b> (ISSUE 7)	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>

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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.