



Variable Rate Guide

1 February 2024



Saffron
Building Society



Open Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Immediate access Savvy Saver Monthly income	N/A	3.50%/3.56%	11.10.2023
Easy Access Annual income	1.75%	2.00%	24.11.2023
Maturity Easy Access Annual income Monthly income	1.75% 1.74%/1.75%	2.00% 1.98%/2.00%	19.01.2024
EnviroSaver (ISSUE 2) Annual income Monthly income	4.55% 4.46% / 4.55%	4.75% 4.65%/4.75%	13.09.2023
E-Saver (ISSUE 20) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	13.09.2023
12 Month Members Regular Saver Annual income	5.00%	5.25%	16.08.2023
Small Saver Annual income	5.50%	5.75%	16.08.2023
Cash ISA savings accounts			
Easy Access Cash ISA (ISSUE 2) Annual income	2.50%	3.50%	26.07.2023
Spouse Inheritance ISA Annual income	2.50%	3.50%	26.07.2023
Maturity Cash ISA Annual income	1.75%	2.00%	19.01.202
Children's savings accounts			
U18 Easy Access Annual income	3.25%	3.50%	26.07.2023
Children's Regular Saver Annual income	5.55%	5.80%	16.08.2023
Notice savings accounts			
30 Day Notice Saver (ISSUE 4) Annual income	3.25%	4.10%	26.07.2023
120 Day Notice Saver* Annual income	5.00%	4.60%	01.02.2024
Business savings accounts			
Business e-saver (ISSUE 8) Annual income	3.10%	3.30%	11.10.2023
Sports and Social Clubs Annual income	0.20%	1.20%	26.07.2023
Corporate Maturity Annual income	0.75%	1.20%	26.07.2023

Products can be withdrawn at any time

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Immediate access E-Saver (ISSUE 10) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	11.10.2023
E-Saver (ISSUE 11) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	11.10.2023
E-Saver (ISSUE 16) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	11.10.2023
E-Saver (ISSUE 17) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	11.10.2023
E-Saver (ISSUE 19) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	11.10.2023
E-Saver 55+ (ISSUE 2) Annual income Monthly income	4.60% 4.51%/4.60%	4.80% 4.70%/4.80%	11.10.2023
Goal Saver (ISSUE 8) Annual income	4.60%	4.80%	11.10.2023
Wedding Saver (ISSUE 6) Annual income	4.60%	4.80%	11.10.2023
EnviroSaver Annual income Monthly income	4.55% 4.46% / 4.55%	4.75% 4.65% / 4.75%	11.10.2023
Premium Saver Annual income	2.50%	3.00%	26.07.2023
Premium Reward Saver (ISSUE 5) Annual income	2.50%	3.00%	26.07.2023
Reward Saver (ISSUE 5) Annual income	2.50%	3.00%	26.07.2023
Reward Saver Annual income	2.50%	3.00%	26.07.2023
Branch Saver (ISSUE 2) Annual income	2.50%	3.00%	26.07.2023
My Saver Annual income	4.60%	4.80%	11.10.2023

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Limited savings accounts			
30 Day Notice Saver (ISSUE 1) £5,000 or over	3.25%	4.10%	26.07.2023
30 Day Notice Saver (ISSUE 2) £5,000 or over	3.25%	4.10%	26.07.2023
30 Day Notice Saver (ISSUE 3) £5,000 or over	3.25%	4.10%	26.07.2023
90 Day Notice Saver £1,000 or over	3.35%	4.20%	26.07.2023
£10,000 or over	3.35%	4.20%	26.07.2023
£25,000 or over	3.35%	4.20%	26.07.2023
£50,000 or over	3.35%	4.20%	26.07.2023
Members 120 Day Notice* £500+	5.00%	4.60%	01.02.2024
Cash ISA savings accounts			
Reward Saver ISA (ISSUE 4) Annual income	2.50%	3.00%	26.07.2023
Reward Instant Access ISA Annual income	2.50%	3.00%	26.07.2023
Loyalty ISA Immediate Access Annual income	1.75%	2.00%	19.01.2024
Online Loyalty Cash ISA Annual income	1.50%	1.75%	26.07.2023

Closed Issue Products	Previous rate Gross p.a./AER*%	Current rate Gross p.a./AER*%	Effective from
Children's savings accounts			
Ladybird (ISSUE 6) £1 or over	3.25%	3.50%	26.07.2023
£250 or over	3.25%	3.50%	26.07.2023
£500 or over	3.25%	3.50%	26.07.2023
£1,000 or over	3.25%	3.50%	26.07.2023
Smart Saver (ISSUE 2) £1 or over	3.25%	3.50%	26.07.2023
£250 or over	3.25%	3.50%	26.07.2023
£500 or over	3.25%	3.50%	26.07.2023
£1,000 or over	3.25%	3.50%	26.07.2023
Ladybird (ISSUE 7) £1 or over	3.25%	3.50%	26.07.2023
£250 or over	3.25%	3.50%	26.07.2023
£500 or over	3.25%	3.50%	26.07.2023
£1,000 or over	3.25%	3.50%	26.07.2023
Smart Saver (ISSUE 3) £1 or over	3.25%	3.50%	26.07.2023
£250 or over	3.25%	3.50%	26.07.2023
£500 or over	3.25%	3.50%	26.07.2023
£1,000 or over	3.25%	3.50%	26.07.2023
Business savings accounts			
Charity Tracker (ISSUE 1)	6.00%	6.25%	24.08.2023
Charity Deposit (ISSUE 2)	0.20%	1.20%	26.07.2023
Corporate Deposit	0.19%	1.20%	26.07.2023
Business E-Saver (ISSUE 5)	3.10%	3.30%	11.10.2023
Business E-Saver (ISSUE 6)	3.10%	3.30%	11.10.2023
Business E-Saver (ISSUE 7)	3.10%	3.30%	11.10.2023
Solicitors Online Reserve MI	3.06%/3.10%	3.25%/3.30%	11.10.2023
Solicitors Online Reserve MI	3.06%/3.10%	3.25%/3.30%	11.10.2023

For more information call us FREE on **0800 072 1100** or visit
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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.