## Variable Rate Guide

10 June 2025





Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Immediate access			
Savvy Saver			
Monthly income	3.25%/3.30%	2.95%/2.99%	10.06.2025
Easy Access			
Annual income	1.50%	1.20%	10.06.2025
Maturity Easy Access			
Annual income	1.50%	1.20%	
Monthly income	1.49%/1.50%	1.19%/1.20%	10.06.2025
EnviroSaver (ISSUE 3)			
Annual income	4.20%	3.75%	
Monthly income	4.12%/4.20%	3.69%/3.75%	10.06.2025
E-Saver (ISSUE 21)			
Annual income	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
12 Month Members Regular			
Saver			
Annual income	4.50%	4.20%	10.06.2025
Small Saver			
Annual income	4.70%	4.40%	10.06.2025
Cash ISA savings accounts			
Easy Access Cash ISA (ISSUE 2)			
Annual income	3.50%	3.25%	30.08.2024
Spouse Inheritance ISA	3.3070	3.23/0	30.00.2024
Annual income	3.50%	3.25%	30.08.2024
	3.3070	0.2070	
Maturity Cash ISA Annual income	1.50%	1.20%	10.06.2025
	1.50%	1.20%	10.00.2025
Online ISA			
Annual income	4.40%	4.20%	10.06.2025
Children's sovings assourts			
Children's savings accounts			
U18 Easy Access	2.000/	2.700/	40.06.2025
Annual income	3.00%	2.70%	10.06.2025
Children's Regular Saver	4750/	A 4F9/	40.06.2025
Annual income	4.75%	4.45%	10.06.2025
Notice savings accounts			
<b>30 Day Notice Saver</b> (ISSUE 4) Annual income	3.60%	3.15%	10.06.2025
120 Day Notice Saver*	3.00%	3.13 /0	10.00.2025
Annual income	3.85%	3.40%	10.06.2025
Aimaimcome	3.03%	J. <del>T</del> U/0	10.00.2025

Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Business savings accounts			
Business 35 Day Notice			
Annual income <b>Business 7 Day Notice</b>	3.25%	3.00%	04.12.2024
Annual income	2.95%	2.70%	04.12.2024
Business Saver			
Annual income	1.75%	1.45 %	10.06.2025
Business Maturity Annual income	0.75%	0.45%	10.06.2025
Client Account	<b>3.7. 3.7.</b>	0.1070	
Monthly icome	2.50%/2.53%	3.00%/3.04%	10.06.2025
Business Online Saver (ISSUE 3) Annual income	3.95%	3.30%	
Monthly income	3.88%/3.95%	3.25%/3.30%	10.06.2025
•			
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
Affiliadi ificome	IN/A	0.85%	21.11.2024

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 Monthly income	4.25% 4.17%/4.25%	3.80% 3.74%/3.80%	10.06.2025
E-Saver (ISSUE 11) Annual income Monthly income	4.25% 4.17%/4.25%	3.80% 3.74%/3.80%	10.06.2025
E-Saver (ISSUE 16) Annual income Monthly income	4.25% 4.17%/4.25%	3.80% 3.74%/3.80%	10.06.2025
E-Saver (ISSUE 17) Annual income Monthly income	4.25% 4.17%/4.25%	3.80% 3.74%/3.80%	10.06.2025
E-Saver (ISSUE 19) Annual income Monthly income	4.25% 4.17%/4.25%	3.80% 3.74%/3.80%	10.06.2025
E-Saver (ISSUE 20) Annual income Monthly income	4.25% 4.17%/4.25%	3.80% 3.74%/3.80%	10.06.2025
E-Saver (ISSUE 22) Annual income Monthly income E-Saver 55+ (ISSUE 2)	4.50% 4.41%/4.50%	4.05% 3.98%/4.05%	10.06.2025
Annual income Monthly income	4.25% 4.17/4.25%	3.80% 3.74%/3.80%	10.06.2025
Goal Saver (ISSUE 8) Annual income Wedding Saver (ISSUE 6)	4.25%	3.80%	10.06.2025
Annual income EnviroSaver	4.25%	3.80%	10.06.2025
Annual income Monthly income	4.20% 4.12% / 4.20%	3.75% 3.69% / 3.75%	10.06.2025
EnviroSaver (ISSUE 2) Annual income Monthly income	4.20% 4.12% / 4.20%	3.75% 3.69% / 3.75%	10.06.2025
<b>Premium Saver</b> Annual income	2.50%	2.20%	10.06.2025
Reward Saver Annual income Branch Saver (ISSUE 2)	2.50%	2.20%	10.06.2025
Annual income  My Saver	2.50%	2.20%	10.06.2025
Annual income	4.25%	3.80%	10.06.2025

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Immediate access			
Ware Regular Saver Annual income	4.75%	4.45%	10.06.2025
Limited savings accounts			
<b>30 Day Notice Saver</b> (ISSUE 1) £5,000 or over	3.60%	3.15%	10.06.2025
<b>30 Day Notice Saver</b> (ISSUE 2) £5,000 or over	3.60%	3.15%	10.06.2025
30 Day Notice Saver (ISSUE 3)			
£5,000 or over	3.60%	3.15%	10.06.2025
90 Day Notice Saver			
£1,000 or over	3.70%	3.25%	10.06.2025
£10,000 or over	3.70%	3.25%	10.06.2025
£25,000 or over	3.70%	3.25%	10.06.2025
£50,000 or over	3.70%	3.25%	10.06.2025
Members 120 Day Notice*			
£500+	4.85%	3.40%	10.06.2025
Cash ISA savings accounts			
Reward Instant Access ISA Annual income	2.50%	2.20%	10.06.2025
<b>Loyalty ISA Immediate Access</b> Annual income	1.50%	1.20%	10.06.2025
Online Loyalty Cash ISA			
Annual income	1.75%	1.20%	10.06.2025

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 £250 or over £500 or over	3.00% 3.00% 3.00%	2.70% 2.70% 2.70%	10.06.2025 10.06.2025 10.06.2025
£1,000 or over	3.00%	2.70%	10.06.2025
Smart Saver (ISSUE 2) £1 or over £250 or over £500 or over	3.00% 3.00% 3.00%	2.70% 2.70% 2.70%	10.06.2025 10.06.2025 10.06.2025
£1,000 or over  Ladybird (ISSUE 7)  £1 or over  £250 or over  £500 or over	3.00% 3.00% 3.00% 3.00%	2.70% 2.70% 2.70% 2.70%	10.06.2025 10.06.2025 10.06.2025 10.06.2025
£1,000 or over  Smart Saver (ISSUE 3) £1 or over £250 or over £500 or over £1,000 or over	3.00% 3.00% 3.00% 3.00%	2.70% 2.70% 2.70% 2.70% 2.70%	10.06.2025 10.06.2025 10.06.2025 10.06.2025

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Business savings accounts			
Charity Tracker (ISSUE 1)	5.50%	5.25%	01.06.2025
Charity Deposit (ISSUE 2)	0.95%	0.65%	10.06.2025
Business E-Saver (ISSUE 5)	2.75%	2.45%	10.06.2025
Business E-Saver (ISSUE 6)	2.75%	2.45%	10.06.2025
Business E-Saver (ISSUE 7)	2.75%	2.45%	10.06.2025
Business E-saver (ISSUE 8)	2.75%	2.45%	10.06.2025
Solicitors Online Reserve MI	2.72%/2.75%	2.42%/ 2.45%	10.06.2025
Corporate Maturity	0.95%	0.65%	10.06.2025
Business Online Saver Annual income	3.75%	3.30%	40.05.0005
Monthly income  Business Bonus Saver  LIMITED EDITION	3.69%/3.75%	3.25%/3.30%	10.06.2025
Annual income	2.75%	2.45%	10.06.2025
Sports and Social Clubs Annual income	2.00%	1.70%	10.06.2025
<b>Business Online Saver</b> (ISSUE 2) Annual income Monthly income	3.75% 3.69%/3.75%	3.30% 3.25%/3.30%	10.06.2025
Company, Club and Corporate Deposit Account	0.95%	0.65%	10.06.2025

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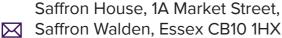


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Saffron Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register no. 100015) except for Commercial and Investment Buy to Let Mortgages.

<sup>\*</sup> 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.

<sup>\*</sup> 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.