



Variable Rate Guide

2 July 2025



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	3.25%/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 3)			
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	1.50%	1.20%	10.06.2025
Online ISA			
Annual income	4.40%	4.20%	10.06.2025
Children's savings accounts			
U18 Easy Access			
Annual income	3.00%	2.70%	10.06.2025
Children's Regular Saver			
Annual income	4.75%	4.45%	10.06.2025
Notice savings accounts			
30 Day Notice Saver (ISSUE 4)			
Annual income	3.60%	3.15%	10.06.2025
120 Day Notice Saver*			
Annual income	3.85%	3.40%	10.06.2025

Products can be withdrawn at any time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	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
E-Saver (ISSUE 11)			
Annual income	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
E-Saver (ISSUE 16)			
Annual income	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
E-Saver (ISSUE 17)			
Annual income	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
E-Saver (ISSUE 19)			
Annual income	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
E-Saver (ISSUE 20)			
Annual income	4.25%	3.80%	
Monthly income	4.17%/4.25%	3.74%/3.80%	10.06.2025
E-Saver (ISSUE 22)			
Annual income	4.05%	3.80%	
Monthly income	3.98%/4.05%	3.74%/3.80%	09.07.2025
E-Saver 55+ (ISSUE 2)			
Annual income	4.25%	3.80%	
Monthly income	4.17/4.25%	3.74%/3.80%	10.06.2025
Goal Saver (ISSUE 8)			
Annual income	4.25%	3.80%	10.06.2025
Wedding Saver (ISSUE 6)			
Annual income	4.25%	3.80%	10.06.2025
EnviroSaver			
Annual income	4.20%	3.75%	
Monthly income	4.12% / 4.20%	3.69% / 3.75%	10.06.2025
EnviroSaver (ISSUE 2)			
Annual income	4.20%	3.75%	
Monthly income	4.12% / 4.20%	3.69% / 3.75%	10.06.2025
Premium Saver			
Annual income	2.50%	2.20%	10.06.2025
Reward Saver			
Annual income	2.50%	2.20%	10.06.2025
Branch Saver (ISSUE 2)			
Annual income	2.50%	2.20%	10.06.2025
My Saver			
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			
30 Day Notice Saver (ISSUE 1) £5,000 or over	3.60%	3.15%	10.06.2025
30 Day Notice Saver (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
Loyalty ISA Immediate Access			
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	3.00%	2.70%	10.06.2025
£250 or over	3.00%	2.70%	10.06.2025
£500 or over	3.00%	2.70%	10.06.2025
£1,000 or over	3.00%	2.70%	10.06.2025
Smart Saver (ISSUE 2)			
£1 or over	3.00%	2.70%	10.06.2025
£250 or over	3.00%	2.70%	10.06.2025
£500 or over	3.00%	2.70%	10.06.2025
£1,000 or over	3.00%	2.70%	10.06.2025
Ladybird (ISSUE 7)			
£1 or over	3.00%	2.70%	10.06.2025
£250 or over	3.00%	2.70%	10.06.2025
£500 or over	3.00%	2.70%	10.06.2025
£1,000 or over	3.00%	2.70%	10.06.2025
Smart Saver (ISSUE 3)			
£1 or over	3.00%	2.70%	10.06.2025
£250 or over	3.00%	2.70%	10.06.2025
£500 or over	3.00%	2.70%	10.06.2025
£1,000 or over	3.00%	2.70%	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%	
Monthly income	3.69%/3.75%	3.25%/3.30%	10.06.2025
Business Bonus Saver			
LIMITED EDITION			
Annual income	2.75%	2.45%	10.06.2025
Sports and Social Clubs			
Annual income	2.00%	1.70%	10.06.2025
Business Online Saver (ISSUE 2)			
Annual income	3.75%	3.30%	
Monthly income	3.69%/3.75%	3.25%/3.30%	10.06.2025
Company, Club and Corporate Deposit Account	0.95%	0.65%	10.06.2025
Exclusive Business Bonus Saver (London XPO)			
LIMITED EDITION - only available to	N/A	4.19% (inc 0.89% bonus)	18.06.2025
London SME XPO 2025 attendees			
Annual Income			

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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.