



Variable Rate Guide

22 August 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	2.95%/2.99%	2.65%/2.68%	17.09.2025
Easy Access			
Annual income	1.20%	0.95%	17.09.2025
Maturity Easy Access			
Annual income	1.20%	0.95%	17.09.2025
Monthly income	1.19%/1.20%	0.95%	17.09.2025
EnviroSaver (ISSUE 3)			
Annual income	3.75%	3.40%	
Monthly income	3.69%/3.75%	3.35%/3.40%	17.09.2025
E-Saver (ISSUE 21)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
12 Month Members Regular Saver			
Annual income	4.20%	3.95%	17.09.2025
Small Saver			
Annual income	4.40%	4.15%	17.09.2025
Cash ISA savings accounts			
Easy Access Cash ISA (ISSUE 2)			
Annual income	3.25%	2.95%	17.09.2025
Spouse Inheritance ISA			
Annual income	3.25%	2.95%	17.09.2025
Maturity Cash ISA			
Annual income	1.20%	0.95%	17.09.2025
Children's savings accounts			
U18 Easy Access			
Annual income	2.70%	2.45%	17.09.2025
Children's Regular Saver			
Annual income	4.45%	4.20%	17.09.2025
Notice savings accounts			
30 Day Notice Saver (ISSUE 4)			
Annual income	3.15%	2.85%	17.09.2025
120 Day Notice Saver*			
Annual income	3.40%	3.10%	17.09.2025

Products can be withdrawn at any time

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	3.00%	2.75%	17.09.2025
Business 7 Day Notice			
Annual income	2.70%	2.45%	17.09.2025
Business Saver			
Annual income	1.45%	2.00 %	17.09.2025
Business Maturity			
Annual income	0.45%	0.20%	17.09.2025
Client Account			
Monthly income	3.00%/3.04%	2.75%/2.78%	17.09.2025
Business Online Saver (ISSUE 3)			
Annual income	3.30%	3.05%	
Monthly income	3.25%/3.30%	3.01%/3.05%	17.09.2025
Community & Charity			
Community Saver			
Annual income	2.00%	2.05%	17.09.2025
Community Online Saver			
Annual income	3.85%	3.60%	
Monthly income	3.78%/3.85%	3.54%/3.60%	17.09.2025
Community 95 Day Notice			
Annual income	3.30%	3.05%	17.09.2025
Community Maturity			
Annual income	0.85%	0.60%	17.09.2025

Products can be withdrawn at any time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	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 11)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 16)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 17)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 19)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 20)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 22)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver 55+ (ISSUE 2)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
Goal Saver (ISSUE 8)			
Annual income	3.80%	3.45%	17.09.2025
Wedding Saver (ISSUE 6)			
Annual income	3.80%	3.45%	17.09.2025
EnviroSaver			
Annual income	3.75%	3.40%	
Monthly income	3.69% / 3.75%	3.35% / 3.40%	17.09.2025
EnviroSaver (ISSUE 2)			
Annual income	3.75%	3.40%	
Monthly income	3.69% / 3.75%	3.35% / 3.40%	17.09.2025
Premium Saver			
Annual income	2.20%	1.90%	17.09.2025
Reward Saver			
Annual income	2.20%	1.90%	17.09.2025
Branch Saver (ISSUE 2)			
Annual income	2.20%	1.90%	17.09.2025
My Saver			
Annual income	3.80%	3.45%	17.09.2025

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Immediate access			
Ware Regular Saver			
Annual income	4.45%	4.20%	17.09.2025
Limited savings accounts			
30 Day Notice Saver (ISSUE 1)			
£5,000 or over	3.15%	2.85%	17.09.2025
30 Day Notice Saver (ISSUE 2)			
£5,000 or over	3.15%	2.85%	17.09.2025
30 Day Notice Saver (ISSUE 3)			
£5,000 or over	3.15%	2.85%	17.09.2025
90 Day Notice Saver			
£1,000 or over	3.25%	2.95%	17.09.2025
£10,000 or over	3.25%	2.95%	17.09.2025
£25,000 or over	3.25%	2.95%	17.09.2025
£50,000 or over	3.25%	2.95%	17.09.2025
Members 120 Day Notice*			
£500+	3.40%	3.10%	17.09.2025
Cash ISA savings accounts			
Reward Instant Access ISA			
Annual income	2.20%	1.90%	17.09.2025
Loyalty ISA Immediate Access			
Annual income	1.20%	0.95%	17.09.2025
Online Loyalty Cash ISA			
Annual income	1.20%	0.95%	17.09.2025
Online ISA			
Annual income	4.20%	3.80%	17.09.2025

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	2.70%	2.45%	17.09.2025
£250 or over	2.70%	2.45%	17.09.2025
£500 or over	2.70%	2.45%	17.09.2025
£1,000 or over	2.70%	2.45%	17.09.2025
Smart Saver (ISSUE 2)			
£1 or over	2.70%	2.45%	17.09.2025
£250 or over	2.70%	2.45%	17.09.2025
£500 or over	2.70%	2.45%	17.09.2025
£1,000 or over	2.70%	2.45%	17.09.2025
Ladybird (ISSUE 7)			
£1 or over	2.70%	2.45%	17.09.2025
£250 or over	2.70%	2.45%	17.09.2025
£500 or over	2.70%	2.45%	17.09.2025
£1,000 or over	2.70%	2.45%	17.09.2025
Smart Saver (ISSUE 3)			
£1 or over	2.70%	2.45%	17.09.2025
£250 or over	2.70%	2.45%	17.09.2025
£500 or over	2.70%	2.45%	17.09.2025
£1,000 or over	2.70%	2.45%	17.09.2025

Closed Issue Products	Current rate Gross p.a./AER*	New rate Gross p.a./AER*	Effective from
Business savings accounts			
Charity Tracker (ISSUE 1)	5.25%	5.00%	01.09.2025
Charity Deposit (ISSUE 2)	0.65%	0.40%	17.09.2025
Business E-Saver (ISSUE 5)	2.45%	2.20%	17.09.2025
Business E-Saver (ISSUE 6)	2.45%	2.20%	17.09.2025
Business E-Saver (ISSUE 7)	2.45%	2.20%	17.09.2025
Business E-saver (ISSUE 8)	2.45%	2.20%	17.09.2025
Corporate Maturity	0.65%	0.40%	17.09.2025
Business Bonus Saver LIMITED EDITION			
Annual income	2.45%	2.20%	17.09.2025
Sports and Social Clubs			
Annual income	1.70%	2.05%	17.09.2025
Business Online Saver			
Annual income	3.30%	3.05%	
Monthly income	3.25%/3.30%	3.01%/3.05%	17.09.2025
Business Online Saver (ISSUE 2)			
Annual income	3.30%	3.05%	
Monthly income	3.25%/3.30%	3.01%/3.05%	17.09.2025
Company, Club and Corporate Deposit Account	0.65%	0.40%	17.09.2025
Exclusive Business Bonus Saver (London XPO) LIMITED EDITION - only available to London SME XPO 2025 attendees			
Annual Income	4.19%	3.05%	17.09.2025

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



Find out more



Visit us in branch



0800 072 1100



saffronbs.co.uk



Saffron House, 1A Market Street,
Saffron Walden, Essex CB10 1HX



Large print, audio and braille editions of this leaflet are available.
Please call 0800 072 1100



Saffron
Building Society

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.