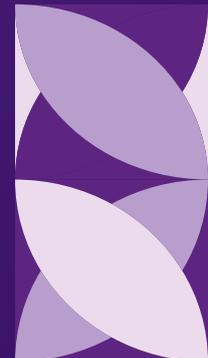


Variable Rate Guide

25 February 2026



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 | 2.65%/2.68% | 2.40%/2.43% | 28.01.2026 |
| Everyday Saver (ISSUE 1) | | | |
| £1.00 to £999.99 | 1.50% | - | 03.12.2025 |
| £1,000.00 to £24,999.99 | 2.50% | - | 03.12.2025 |
| £25,000.00 to £2,000,000.00 | 3.30% | 3.45% | 28.01.2026 |
| Easy Access Maturity | | | |
| Annual income | 0.95% | 0.70% | 28.01.2026 |
| Monthly income | 0.95% | 0.70% | 28.01.2026 |
| 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 23) | | | |
| LIMITED EDITION | | | |
| Annual income | - | 3.90% | |
| Monthly income | - | 3.83%/3.90% | 28.01.2026 |
| 12 Month Members Regular Saver (ISSUE 2) | | | |
| Annual income | 3.95% | 3.70% | 28.01.2026 |
| Small Saver (ISSUE 2) | | | |
| Annual income | 4.15% | 3.90% | 28.01.2026 |
| Braintree Regular Saver | | | |
| Annual income | - | 4.00% | 25.11.2025 |
| Cash ISA savings accounts | | | |
| Spouse Inheritance ISA | | | |
| Annual income | 2.95% | 2.70% | 28.01.2026 |
| Online ISA (ISSUE 3) | | | |
| Annual income | - | 3.95% | 25.02.2026 |
| Easy Access Maturity Cash ISA | | | |
| Annual income | 0.95% | 0.70% | 28.01.2026 |
| Everyday Cash ISA (ISSUE 1) | | | |
| £1.00 to £20,000.00 | 1.50% | 3.00% | 25.02.2026 |
| £20,000.01 to £50,000.00 | 2.80% | 3.30% | 25.02.2026 |
| £50,000.01 to £500,000.00 | 3.30% | 3.93% | 25.02.2026 |

Products can be withdrawn at any time

| Open Issue Products | Current rate Gross p.a./AER*% | New rate Gross p.a./AER*% | Effective from |
|---|----------------------------------|------------------------------|-------------------|
| Children's savings accounts | | | |
| U18 Easy Access (ISSUE 2) Annual income | 2.45% | 2.20% | 28.01.2026 |
| Children's Regular Saver (ISSUE 2) Annual income | 4.20% | 3.95% | 28.01.2026 |
| Children's Easy Access Maturity Annual income | 0.95% | 0.70% | 28.01.2026 |
| Business savings accounts | | | |
| Business 35 Day Notice Annual income | 2.75% | 2.50% | 28.01.2026 |
| Business 7 Day Notice Annual income | 2.45% | 2.20% | 28.01.2026 |
| Business Saver Annual income | 2.00% | 1.75% | 28.01.2026 |
| 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 |
| Business Bonus Saver (ISSUE 2) LIMITED EDITION Annual income | - | 3.80% | 28.01.2026 |
| Community & Charity | | | |
| Community Saver Annual income | 2.05% | 1.80% | 28.01.2026 |
| 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 | 3.05% | 2.80% | 28.01.2026 |
| Community Maturity Annual income | 0.60% | 0.35% | 28.01.2026 |

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 (ISSUE 21) | | | |
| 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 |
| My Saver | | | |
| Annual income | 3.80% | 3.45% | 17.09.2025 |
| Easy Access | | | |
| Annual income | 1.20% | 0.95% | 28.01.2026 |
| 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 |

| Closed Issue Products | Current rate Gross p.a./AER*% | New rate Gross p.a./AER*% | Effective from |
|--|--|--------------------------------------|-----------------------|
| Easy Access Annual income | 1.20% | 0.95% | 17.09.2025 |
| Premium Saver Annual income | 1.90% | 1.65% | 28.01.2026 |
| Reward Saver Annual income | 1.90% | 1.65% | 28.01.2026 |
| Branch Saver (ISSUE 2) Annual income | 1.90% | 1.65% | 28.01.2026 |
| Immediate access | | | |
| Ware Regular Saver Annual income | 4.20% | 3.95% | 28.01.2026 |
| 12 Month Members Regular Saver Annual income | 3.95% | 3.70% | 28.01.2026 |
| Small Saver Annual income | 4.15% | 3.90% | 28.01.2026 |
| Maturity Easy Access Annual income | 0.95% | 0.70% | 28.01.2026 |
| Monthly income | 0.95% | 0.70% | 28.01.2026 |
| Limited savings accounts | | | |
| 30 Day Notice Saver (ISSUE 1) £5,000 or over | 2.85% | 2.55% | 28.01.2026 |
| 30 Day Notice Saver (ISSUE 2) £5,000 or over | 2.85% | 2.55% | 28.01.2026 |
| 30 Day Notice Saver (ISSUE 3) £5,000 or over | 2.85% | 2.55% | 28.01.2026 |
| 30 Day Notice Saver (ISSUE 4) Annual income | 2.85% | 2.55% | 28.01.2026 |
| 90 Day Notice Saver £1,000 or over | 2.95% | 2.65% | 28.01.2026 |
| £10,000 or over | 2.95% | 2.65% | 28.01.2026 |
| £25,000 or over | 2.95% | 2.65% | 28.01.2026 |
| £50,000 or over | 2.95% | 2.65% | 28.01.2026 |
| 120 Day Notice Saver Annual income | 3.10% | 2.80% | 28.01.2026 |
| Members 120 Day Notice £500+ | 3.10% | 2.80% | 28.01.2026 |

| Closed Issue Products | Current rate Gross p.a./AER*% | New rate Gross p.a./AER*% | Effective from |
|---------------------------------------|----------------------------------|------------------------------|-------------------|
| Cash ISA savings accounts | | | |
| Reward Instant Access ISA | | | |
| Annual income | 1.90% | 1.65% | 28.01.2026 |
| Loyalty ISA Immediate Access | | | |
| Annual income | 0.95% | 0.70% | 28.01.2026 |
| Online Loyalty Cash ISA | | | |
| Annual income | 0.95% | 0.70% | 28.01.2026 |
| Online ISA | | | |
| Annual income | 3.80% | 3.45% | 28.01.2026 |
| Online ISA (ISSUE 2) | | | |
| Annual income | - | 3.45% | 28.01.2026 |
| Maturity Easy Access Cash ISA | | | |
| Annual income | 0.95% | 0.70% | 28.01.2026 |
| Easy Access Cash ISA (ISSUE 2) | | | |
| Annual income | 2.95% | 2.70% | 28.01.2026 |
| Children's savings accounts | | | |
| Ladybird (ISSUE 6) | | | |
| £1 or over | 2.45% | 2.20% | 28.01.2026 |
| £250 or over | 2.45% | 2.20% | 28.01.2026 |
| £500 or over | 2.45% | 2.20% | 28.01.2026 |
| £1,000 or over | 2.45% | 2.20% | 28.01.2026 |
| Smart Saver (ISSUE 2) | | | |
| £1 or over | 2.45% | 2.20% | 28.01.2026 |
| £250 or over | 2.45% | 2.20% | 28.01.2026 |
| £500 or over | 2.45% | 2.20% | 28.01.2026 |
| £1,000 or over | 2.45% | 2.20% | 28.01.2026 |
| Ladybird (ISSUE 7) | | | |
| £1 or over | 2.45% | 2.20% | 28.01.2026 |
| £250 or over | 2.45% | 2.20% | 28.01.2026 |
| £500 or over | 2.45% | 2.20% | 28.01.2026 |
| £1,000 or over | 2.45% | 2.20% | 28.01.2026 |
| Smart Saver (ISSUE 3) | | | |
| £1 or over | 2.45% | 2.20% | 28.01.2026 |
| £250 or over | 2.45% | 2.20% | 28.01.2026 |
| £500 or over | 2.45% | 2.20% | 28.01.2026 |
| £1,000 or over | 2.45% | 2.20% | 28.01.2026 |

| Closed Issue Products | Current rate Gross p.a./AER*% | New rate Gross p.a./AER*% | Effective from |
|---|----------------------------------|------------------------------|-------------------|
| U18 Easy Access Annual income | 2.45% | 2.20% | 28.01.2026 |
| Children's Regular Saver Annual income | 4.20% | 3.95% | 28.01.2026 |
| Business savings accounts | | | |
| Charity Tracker (ISSUE 1) | 5.00% | 4.75% | 01.02.2026 |
| Charity Deposit (ISSUE 2) | 0.40% | 0.20% | 28.01.2026 |
| Business E-Saver (ISSUE 5) | 2.20% | 1.95% | 28.01.2026 |
| Business E-Saver (ISSUE 6) | 2.20% | 1.95% | 28.01.2026 |
| Business E-Saver (ISSUE 7) | 2.20% | 1.95% | 28.01.2026 |
| Business E-saver (ISSUE 8) | 2.20% | 1.95% | 28.01.2026 |
| Corporate Maturity | 0.40% | 0.20% | 28.01.2026 |
| Business Bonus Saver LIMITED EDITION Annual income | 2.20% | 1.95% | 28.01.2026 |
| Sports and Social Clubs Annual income | 2.05% | 1.80% | 28.01.2026 |
| 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 | 0.40% | 0.20% | 28.01.2026 |
| 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 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.