



Variable Rate Guide

2 April 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
Esaver (ISSUE 22)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	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
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
Cash ISA savings accounts			
Easy Access Cash ISA (ISSUE 2)			
Annual income	2.95%	2.70%	28.01.2026
Spouse Inheritance ISA			
Annual income	2.95%	2.70%	28.01.2026
Easy Access Maturity Cash ISA			
Annual income	0.95%	0.70%	28.01.2026
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

Products can be withdrawn at any time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	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
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Products can be withdrawn at any time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 21)			
Annual income	3.80%	3.45%	
Monthly income	3.74%/3.80%	3.40%/3.45%	17.09.2025
E-Saver (ISSUE 23)			
LIMITED EDITION			
Annual income	-	3.90%	
Monthly income	-	3.83%/3.90%	28.01.2026
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
Easy Access			
Annual income	1.20%	0.95%	17.09.2025

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
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
Braintree Regular Saver Annual income	-	4.00%	25.11.2025
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
Online ISA (ISSUE 3)			
Annual income	3.95%	4.50%	26.03.2026
Everyday Cash ISA (ISSUE 1)			
£1.00 to £19,999.99	3.00%	4.05%	26.03.2026
£20,000.00 to £49,999.99	3.30%	4.30%	26.03.2026
£50,000.00 to £500,000.00	3.93%	4.40%	26.03.2026
Maturity Easy Access Cash ISA			
Annual income	0.95%	0.70%	28.01.2026
Children's savings accounts			
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
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

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
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
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
Business Bonus Saver (ISSUE 2) LIMITED EDITION			
Annual income	-	3.80%	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


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Saffron
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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.