

Variable Rate Guide

13 May 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 2)			
£1.00 to £999.99	-	1.50%	22.04.2026
£1,000.00 to £24,999.99	-	2.50%	22.04.2026
£25,000.00 to £2,000,000.00	-	3.30%	22.04.2026
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			
Everyday Cash ISA (ISSUE 2)			
£1.00 to £20,000.99	-	2.70%	22.04.2026
£20,001.00 to £50,000.99	-	2.80%	22.04.2026
£50,001.00 to £500,000.00	-	2.90%	22.04.2026
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Products can be withdrawn at any time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Products can be withdrawn at any time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%	3.45%	
Monthly income	3.83%/3.90%	3.40%/3.45%	27.05.2026
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
Everyday Saver (ISSUE 1)			
£1.00 to £999.99	1.50%	-	28.01.2026
£1,000.00 to £24,999.99	2.50%	-	28.01.2026
£25,000.00 to £2,000,000.00	3.30%	3.45%	28.01.2026
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
Maturity Easy Access			
Annual income	0.95%	0.70%	28.01.2026
Monthly income	0.95%	0.70%	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
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
Easy Access Cash ISA (ISSUE 2)			
Annual income	2.95%	2.70%	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%	3.05%	27.05.2026
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.