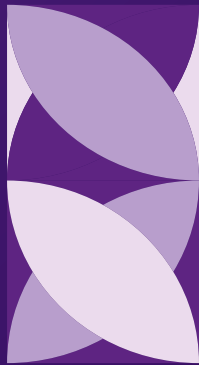
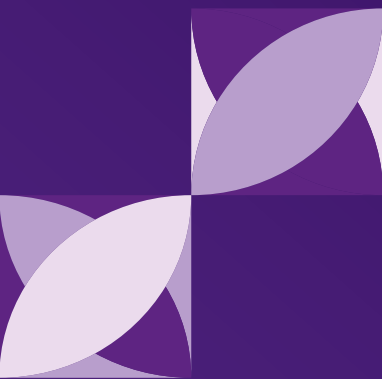


# Variable Rate Guide

27 May 2026



**Saffron**  
Building Society



Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>Savvy Saver</b>			
Monthly income	2.65%/2.68%	<b>2.40%/2.43%</b>	<b>28.01.2026</b>
<b>Everyday Saver (ISSUE 2)</b>			
£1.00 to £999.99	-	<b>1.50%</b>	<b>22.04.2026</b>
£1,000.00 to £24,999.99	-	<b>2.50%</b>	<b>22.04.2026</b>
£25,000.00 to £2,000,000.00	-	<b>3.30%</b>	<b>22.04.2026</b>
<b>Easy Access Maturity</b>			
Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
Monthly income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
<b>Online Saver (ISSUE 1)</b>			
<b>Annual income</b>			
£1.00 to £49,999.99	-	<b>3.45%</b>	<b>27.05.2026</b>
£50,000.00 to £99,999.99	-	<b>3.70%</b>	<b>27.05.2026</b>
£100,000.00 to £2,000,000.00	-	<b>3.80%</b>	<b>27.05.2026</b>
<b>Monthly income</b>			
£1.00 to £49,999.99	-	<b>3.40%/3.45%</b>	<b>27.05.2026</b>
£50,000.00 to £99,999.99	-	<b>3.64%/3.70%</b>	<b>27.05.2026</b>
£100,000.00 to £2,000,000.00	-	<b>3.74%/3.80%</b>	<b>27.05.2026</b>
<b>EnviroSaver (ISSUE 4)</b>			
Annual income	-	<b>3.65%</b>	
Monthly income	-	<b>3.59%/3.65%</b>	<b>27.05.2026</b>
<b>12 Month Members Regular Saver (ISSUE 2)</b>			
Annual income	3.95%	<b>3.70%</b>	<b>28.01.2026</b>
<b>Cash ISA savings accounts</b>			
<b>Everyday Cash ISA (ISSUE 2)</b>			
£1.00 to £20,000.99	-	<b>2.70%</b>	<b>22.04.2026</b>
£20,001.00 to £50,000.99	-	<b>2.80%</b>	<b>22.04.2026</b>
£50,001.00 to £500,000.00	-	<b>2.90%</b>	<b>22.04.2026</b>
<b>Spouse Inheritance ISA</b>			
Annual income	2.95%	<b>2.70%</b>	<b>28.01.2026</b>
<b>Easy Access Maturity Cash ISA</b>			
Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>

**Products can be withdrawn at any time**

Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Children's savings accounts</b>			
<b>Ladybird Legacy Account (ISSUE 1)</b>			
£1.00 to £24,999.99	-	<b>3.50%</b>	<b>27.05.2026</b>
£25,000.00 to £49,999.99	-	<b>4.00%</b>	<b>27.05.2026</b>
£50,000.00 to £100,000.00	-	<b>4.30%</b>	<b>27.05.2026</b>
<b>Ladybird Easy Access</b>			
Annual income	-	<b>3.00%</b>	<b>27.05.2026</b>
<b>Ladybird Regular Saver</b>			
Annual income	-	<b>3.95%</b>	<b>27.05.2026</b>
<b>Children's Easy Access Maturity</b>			
Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
<b>Business savings accounts</b>			
<b>Business Saver (ISSUE 4)</b>			
£1.00 to £4,999.99	-	<b>2.50%</b>	<b>27.05.2026</b>
£5,000.00 to £14,999.99	-	<b>2.80%</b>	<b>27.05.2026</b>
£15,000.00 to £5,000,000.00	-	<b>3.10%</b>	<b>27.05.2026</b>
<b>Business Maturity</b>			
Annual income	0.45%	<b>0.20%</b>	<b>17.09.2025</b>
<b>Client Account (ISSUE 2)</b>			
Monthly income	-	<b>2.75%/2.78%</b>	<b>27.05.2026</b>
<b>Business Online Saver (ISSUE 7)</b>			
<b>Annual income</b>			
£1,000.00 to £24,999.99	-	<b>3.05%</b>	<b>27.05.2026</b>
£25,000.00 to £99,999.99	-	<b>3.35%</b>	<b>27.05.2026</b>
£100,000.00 to £5,000,000.00	-	<b>3.55%</b>	<b>27.05.2026</b>
<b>Monthly income</b>			
£1,000.00 to £24,999.99	-	<b>3.01%/3.05%</b>	<b>27.05.2026</b>
£25,000.00 to £99,999.99	-	<b>3.30%/3.35%</b>	<b>27.05.2026</b>
£100,000.00 to £5,000,000.00	-	<b>3.49%/3.55%</b>	<b>27.05.2026</b>
<b>Community &amp; Charity</b>			
<b>Community Saver (ISSUE 4)</b>			
£1.00 to £4,999.99	-	<b>2.60%</b>	<b>27.05.2026</b>
£5,000.00 to £14,999.99	-	<b>3.00%</b>	<b>27.05.2026</b>
£15,000.00 to £5,000,000.00	-	<b>3.30%</b>	<b>27.05.2026</b>
<b>Community Online Saver</b>			
Annual income	3.85%	<b>3.60%</b>	
Monthly income	3.78%/3.85%	<b>3.54%/3.60%</b>	<b>17.09.2025</b>
<b>Community Maturity</b>			
Annual income	0.60%	<b>0.35%</b>	<b>28.01.2026</b>

**Products can be withdrawn at any time**

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Immediate access</b>			
<b>E-Saver (ISSUE 10)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 11)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 16)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 17)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 19)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 20)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 21)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 22)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>E-Saver (ISSUE 23)</b>			
<b>LIMITED EDITION</b>			
Annual income	3.90%	<b>3.45%</b>	
Monthly income	3.83%/3.90%	<b>3.40%/3.45%</b>	<b>27.05.2026</b>
<b>E-Saver 55+ (ISSUE 2)</b>			
Annual income	3.80%	<b>3.45%</b>	
Monthly income	3.74%/3.80%	<b>3.40%/3.45%</b>	<b>17.09.2025</b>
<b>Goal Saver (ISSUE 8)</b>			
Annual income	3.80%	<b>3.45%</b>	<b>17.09.2025</b>
<b>Wedding Saver (ISSUE 6)</b>			
Annual income	3.80%	<b>3.45%</b>	<b>17.09.2025</b>
<b>My Saver</b>			
Annual income	3.80%	<b>3.45%</b>	<b>17.09.2025</b>
<b>Easy Access</b>			
Annual income	1.20%	<b>0.95%</b>	<b>28.01.2026</b>
<b>EnviroSaver</b>			
Annual income	3.75%	<b>3.40%</b>	
Monthly income	3.69% / 3.75%	<b>3.35% / 3.40%</b>	<b>17.09.2025</b>
<b>EnviroSaver (ISSUE 2)</b>			
Annual income	3.75%	<b>3.40%</b>	
Monthly income	3.69% / 3.75%	<b>3.35% / 3.40%</b>	<b>17.09.2025</b>

<b>Closed Issue Products</b>	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>EnviroSaver (ISSUE 3)</b>			
Annual income	3.75%	<b>3.40%</b>	
Monthly income	3.69% / 3.75%	<b>3.35% / 3.40%</b>	<b>17.09.2025</b>
<b>Easy Access</b>			
Annual income	1.20%	<b>0.95%</b>	<b>17.09.2025</b>
<b>Everyday Saver (ISSUE 1)</b>			
£1.00 to £999.99	1.50%	-	<b>28.01.2026</b>
£1,000.00 to £24,999.99	2.50%	-	<b>28.01.2026</b>
£25,000.00 to £2,000,000.00	3.30%	<b>3.45%</b>	<b>28.01.2026</b>
<b>Premium Saver</b>			
Annual income	1.90%	<b>1.65%</b>	<b>28.01.2026</b>
<b>Reward Saver</b>			
Annual income	1.90%	<b>1.65%</b>	<b>28.01.2026</b>
<b>Branch Saver (ISSUE 2)</b>			
Annual income	1.90%	<b>1.65%</b>	<b>28.01.2026</b>
<b>Maturity Easy Access</b>			
Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
Monthly income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
<b>Immediate access</b>			
<b>Ware Regular Saver</b>			
Annual income	4.20%	<b>3.95%</b>	<b>28.01.2026</b>
<b>Braintree Regular Saver</b>			
Annual income	-	<b>4.00%</b>	<b>25.11.2025</b>
<b>12 Month Members Regular Saver</b>			
Annual income	3.95%	<b>3.70%</b>	<b>28.01.2026</b>
<b>Small Saver</b>			
Annual income	4.15%	<b>3.90%</b>	<b>28.01.2026</b>
<b>Limited savings accounts</b>			
<b>30 Day Notice Saver (ISSUE 1)</b>			
£5,000 or over	2.85%	<b>2.55%</b>	<b>28.01.2026</b>
<b>30 Day Notice Saver (ISSUE 2)</b>			
£5,000 or over	2.85%	<b>2.55%</b>	<b>28.01.2026</b>
<b>30 Day Notice Saver (ISSUE 3)</b>			
£5,000 or over	2.85%	<b>2.55%</b>	<b>28.01.2026</b>
<b>30 Day Notice Saver (ISSUE 4)</b>			
Annual income	2.85%	<b>2.55%</b>	<b>28.01.2026</b>
<b>90 Day Notice Saver</b>			
£1,000 or over	2.95%	<b>2.65%</b>	<b>28.01.2026</b>
£10,000 or over	2.95%	<b>2.65%</b>	<b>28.01.2026</b>
£25,000 or over	2.95%	<b>2.65%</b>	<b>28.01.2026</b>
£50,000 or over	2.95%	<b>2.65%</b>	<b>28.01.2026</b>

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>120 Day Notice Saver</b> Annual income	3.10%	<b>2.80%</b>	<b>28.01.2026</b>
<b>Members 120 Day Notice</b> £500 or over	3.10%	<b>2.80%</b>	<b>28.01.2026</b>
<b>Cash ISA savings accounts</b>			
<b>Reward Instant Access ISA</b> Annual income	1.90%	<b>1.65%</b>	<b>28.01.2026</b>
<b>Loyalty ISA Immediate Access</b> Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
<b>Online Loyalty Cash ISA</b> Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
<b>Online ISA</b> Annual income	3.80%	<b>3.45%</b>	<b>28.01.2026</b>
<b>Online ISA (ISSUE 2)</b> Annual income	-	<b>3.45%</b>	<b>28.01.2026</b>
<b>Online ISA (ISSUE 3)</b> Annual income	3.95%	<b>4.50%</b>	<b>26.03.2026</b>
<b>Everyday Cash ISA (ISSUE 1)</b> £1.00 to £19,999.99	3.00%	<b>4.05%</b>	<b>26.03.2026</b>
£20,000.00 to £49,999.99	3.30%	<b>4.30%</b>	<b>26.03.2026</b>
£50,000.00 to £500,000.00	3.93%	<b>4.40%</b>	<b>26.03.2026</b>
<b>Maturity Easy Access Cash ISA</b> Annual income	0.95%	<b>0.70%</b>	<b>28.01.2026</b>
<b>Easy Access Cash ISA (ISSUE 2)</b> Annual income	2.95%	<b>2.70%</b>	<b>28.01.2026</b>
<b>Children's savings accounts</b>			
<b>U18 Easy Access</b> Annual income	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
<b>U18 Easy Access (ISSUE 2)</b> Annual income	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
<b>Children's Regular Saver</b> Annual income	4.20%	<b>3.95%</b>	<b>28.01.2026</b>
<b>Children's Regular Saver (ISSUE 2)</b> Annual income	4.20%	<b>3.95%</b>	<b>28.01.2026</b>
<b>Ladybird (ISSUE 6)</b> £1 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£250 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£500 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£1,000 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Smart Saver (ISSUE 2)</b>			
£1 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£250 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£500 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£1,000 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
<b>Ladybird (ISSUE 7)</b>			
£1 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£250 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£500 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£1,000 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
<b>Smart Saver (ISSUE 3)</b>			
£1 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£250 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£500 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
£1,000 or over	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
<b>Business savings accounts</b>			
<b>Charity Tracker (ISSUE 1)</b>	5.00%	<b>4.75%</b>	<b>01.02.2026</b>
<b>Charity Deposit (ISSUE 2)</b>	0.40%	<b>0.20%</b>	<b>28.01.2026</b>
<b>Community Saver</b>			
Annual income	2.05%	<b>1.80%</b>	<b>28.01.2026</b>
<b>Community 95 Day Notice</b>			
Annual income	3.05%	<b>2.80%</b>	<b>28.01.2026</b>
<b>Business Saver</b>			
Annual income	2.00%	<b>1.75%</b>	<b>28.01.2026</b>
<b>Business 35 Day Notice</b>			
Annual income	2.75%	<b>2.50%</b>	<b>28.01.2026</b>
<b>Business 7 Day Notice</b>			
Annual income	2.45%	<b>2.20%</b>	<b>28.01.2026</b>
<b>Client Account</b>			
Monthly income	-	<b>2.75%/2.78%</b>	<b>17.09.2025</b>
<b>Business E-Saver (ISSUE 5)</b>	2.20%	<b>1.95%</b>	<b>28.01.2026</b>
<b>Business E-Saver (ISSUE 6)</b>	2.20%	<b>1.95%</b>	<b>28.01.2026</b>
<b>Business E-Saver (ISSUE 7)</b>	2.20%	<b>1.95%</b>	<b>28.01.2026</b>
<b>Business E-saver (ISSUE 8)</b>	2.20%	<b>1.95%</b>	<b>28.01.2026</b>
<b>Corporate Maturity</b>	0.40%	<b>0.20%</b>	<b>28.01.2026</b>
<b>Business Bonus Saver</b>			
<b>LIMITED EDITION</b>			
Annual income	2.20%	<b>1.95%</b>	<b>28.01.2026</b>

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
<b>Business Bonus Saver</b> (ISSUE 2) LIMITED EDITION Annual income	3.80%	<b>3.05%</b>	<b>27.05.2026</b>
<b>Sports and Social Clubs</b> Annual income	2.05%	<b>1.80%</b>	<b>28.01.2026</b>
<b>Business Online Saver</b> Annual income Monthly income	3.30% 3.25%/3.30%	<b>3.05%</b> <b>3.01%/3.05%</b>	<b>17.09.2025</b>
<b>Business Online Saver</b> (ISSUE 2) Annual income Monthly income	3.30% 3.25%/3.30%	<b>3.05%</b> <b>3.01%/3.05%</b>	<b>17.09.2025</b>
<b>Business Online Saver</b> (ISSUE 3) Annual income Monthly income	3.30% 3.25%/3.30%	<b>3.05%</b> <b>3.01%/3.05%</b>	<b>17.09.2025</b>
<b>Company, Club and Corporate            Deposit Account</b>	0.40%	<b>0.20%</b>	<b>28.01.2026</b>
<b>Exclusive Business Bonus            Saver (London XPO)</b> LIMITED EDITION - only available to London SME XPO 2025 attendees Annual Income	4.19%	<b>3.05%</b>	<b>17.09.2025</b>


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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.