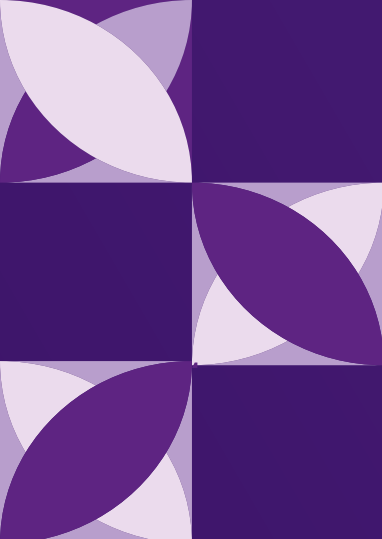
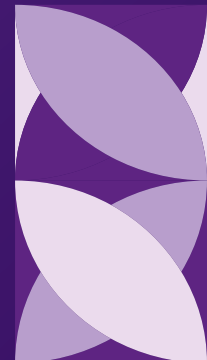


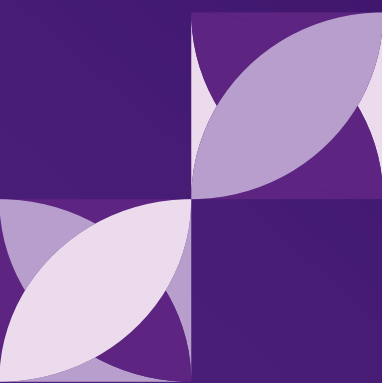


Variable Rate Guide

10 October 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
Online Saver (ISSUE 2)			
Annual income			
£1.00 to £49,999.99	—	3.80%	23.09.2026
£50,000.00 to £99,999.99	—	4.05%	23.09.2026
£100,000.00 to £2,000,000.00	—	4.15%	23.09.2026
Monthly income			
£1.00 to £49,999.99	—	3.74%/3.80%	23.09.2026
£50,000.00 to £99,999.99	—	3.98%/4.05%	23.09.2026
£100,000.00 to £2,000,000.00	—	4.07%/4.15%	23.09.2026
EnviroSaver (ISSUE 5)			
Annual income	—	4.00%	23.09.2026
Monthly income	—	3.93%/4.00%	23.09.2026
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
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

Products can be withdrawn at any time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			
Ladybird Legacy Account (ISSUE 1)			
£1.00 to £24,999.99	—	3.50%	27.05.2026
£25,000.00 to £49,999.99	—	4.00%	27.05.2026
£50,000.00 to £100,000.00	—	4.30%	27.05.2026
Ladybird Easy Access			
Annual income	—	3.00%	27.05.2026
Ladybird Regular Saver			
Annual income	—	3.95%	27.05.2026
Children's Easy Access			
Maturity			
Annual income	0.95%	0.70%	28.01.2026
Business savings accounts			
Business Saver (ISSUE 4)			
£1.00 to £4,999.99	—	2.50%	27.05.2026
£5,000.00 to £14,999.99	—	2.80%	27.05.2026
£15,000.00 to £5,000,000.00	—	3.10%	27.05.2026
Business Maturity			
Annual income	0.45%	0.20%	17.09.2025
Client Account (ISSUE 3)			
Monthly income	—	3.15%/3.20%	04.08.2026
Business Bonus Saver - Limited Edition (ISSUE 3)			
Annual income	—	4.17%	23.09.2026
Business Online Saver (ISSUE 8)			
Annual income			
£1,000.00 to £24,999.99	—	3.41%	23.09.2026
£25,000.00 to £99,999.99	—	3.67%	23.09.2026
£100,000.00 to £5,000,000.00	—	3.91%	23.09.2026
Monthly income			
£1,000.00 to £24,999.99	—	3.36%/3.41%	23.09.2026
£25,000.00 to £99,999.99	—	3.61%/3.67%	23.09.2026
£100,000.00 to £5,000,000.00	—	3.84%/3.91%	23.09.2026

Products can be withdrawn at any time

Open Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Community & Charity			
Community Saver (ISSUE 4)			
£1.00 to £4,999.99	—	2.60%	27.05.2026
£5,000.00 to £14,999.99	—	3.00%	27.05.2026
£15,000.00 to £5,000,000.00	—	3.30%	27.05.2026
Community Online Saver (ISSUE 2)			
Annual income	—	4.00%	
Monthly income	—	3.93%/4.00%	23.09.2026
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 22)			
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
Online Saver (ISSUE 1)			
Annual income			
£1.00 to £49,999.99	—	3.45%	27.05.2026
£50,000.00 to £99,999.99	—	3.70%	27.05.2026
£100,000.00 to £2,000,000.00	—	3.80%	27.05.2026
Monthly income			
£1.00 to £49,999.99	—	3.40%/3.75%	27.05.2026
£50,000.00 to £99,999.99	—	3.64%/3.70%	27.05.2026
£100,000.00 to £2,000,000.00	—	3.74%/3.80%	27.05.2026
Online Bonus Saver (ISSUE 1)			
Annual income	—	3.95%	04.08.2026
Monthly income	—	3.88%/3.95%	04.08.2026
Online Bonus Saver (ISSUE 2)			
Annual income	—	4.50%	23.09.2026
Monthly income	—	4.41%/4.50%	23.09.2026

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
E-Saver 55+ (ISSUE 2) Annual income Monthly income	3.80% 3.74%/3.80%	3.45% 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
EnviroSaver Annual income Monthly income	3.75% 3.69% / 3.75%	3.40% 3.35% / 3.40%	17.09.2025
EnviroSaver (ISSUE 2) Annual income Monthly income	3.75% 3.69% / 3.75%	3.40% 3.35% / 3.40%	17.09.2025
EnviroSaver (ISSUE 3) Annual income Monthly income	3.75% 3.69% / 3.75%	3.40% 3.35% / 3.40%	17.09.2025
EnviroSaver (ISSUE 4) Annual income Monthly income	— —	3.65% 3.59% / 3.65%	17.09.2025
Easy Access Annual income	1.20%	0.95%	17.09.2025
Everyday Saver (ISSUE 1) £1.00 to £999.99 £1,000.00 to £24,999.99 £25,000.00 to £2,000,000.00	1.50% 2.50% 3.30%	1.50% 2.50% 3.45%	03.12.2025 03.12.2025 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
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

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
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 or over	3.10%	2.80%	28.01.2026
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 (ISSUE 1) 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	4.50%	4.35%	15.07.2026
Everyday Cash ISA (ISSUE 1) £1.00 to £19,999.99	4.05%	3.95%	15.07.2026
£20,000.00 to £49,999.99	4.30%	4.05%	15.07.2026
£50,000.00 to £500,000.00	4.40%	4.15%	15.07.2026
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

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Children's savings accounts			
U18 Easy Access			
Annual income	2.45%	2.20%	28.01.2026
U18 Easy Access (ISSUE 2)			
Annual income	2.45%	2.20%	28.01.2026
Children's Regular Saver			
Annual income	4.20%	3.95%	28.01.2026
Children's Regular Saver (ISSUE 2)			
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
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
Community Saver			
Annual income	2.05%	1.80%	28.01.2026
Community 95 Day Notice			
Annual income	3.05%	2.80%	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

Closed Issue Products	Current rate Gross p.a./AER*%	New rate Gross p.a./AER*%	Effective from
Business Saver			
Annual income	2.00%	1.75%	28.01.2026
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
Client Account			
Monthly income		2.75%/2.78%	17.09.2025
Client Account (ISSUE 2)			
Annual income		2.75%/2.78%	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
Business Online Saver (ISSUE 3)			
Annual income	3.30%	3.05%	
Monthly income	3.25%/3.30%	3.01%/3.05%	17.09.2025
	—		
	—		
	—		

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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.