



Protected

**SAVINGS**

MORTGAGES

INSURANCE

FINANCIAL PLANNING

# Interest Rates and Account Summary

Rates as at  
15 April 2025



**MANSFIELD**  
BUILDING SOCIETY

VARIABLE RATE ACCOUNTS	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
<b>EASY ACCESS COMMUNITY SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice or loss of interest</li> <li>In addition to the interest paid on the account, a donation equivalent of 0.10% of the average total balances invested in all Community Saver accounts will be donated by the Society to our Charitable Trust each year</li> </ul>	Local or Existing Member	31 December	£1	1.50	1.50
<b>180 DAY COMMUNITY SAVER (3rd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 180 days written notice</li> <li>This rate includes a 0.40% bonus for the first 6 months, after that it reverts to 4.10%</li> <li>In addition to the interest paid on the account, a donation equivalent of 0.10% of the average total balances invested in all Community Saver accounts will be donated by the Society to our Charitable Trust each year</li> </ul>	Local or Existing Member	31 December	£1	4.50	4.50  includes 0.40% bonus for the first 6 months
<b>QUARTERLY ACCESS COMMUNITY SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>1 penalty free withdrawal allowed per calendar quarter</li> <li>In addition to the interest paid on the account, a donation equivalent of 0.10% of the average total balances invested in all Community Saver accounts will be donated by the Society to our Charitable Trust each year</li> </ul>	Local or Existing Member	31 December	£1	3.50	3.50
<b>BONUS REGULAR SAVINGS (8th issue)</b> <ul style="list-style-type: none"> <li>2 penalty free withdrawals per calendar year, subsequent withdrawals or closure are subject to a 90 day interest penalty</li> <li>This rate includes a 1.85% bonus for the first 12 months, after that it reverts to 3.75%</li> <li>Save between £10 and £250 per month</li> <li>A minimum of 10 monthly payments required over 12 months</li> <li>Maximum account balance £50,000</li> </ul>	Local or Existing Member	31 December	£10	5.60	5.60  includes 1.85% bonus for the first 12 months
<b>REGULAR eSAVER 30 (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 30 days notice</li> <li>Save between £10 and £500 per month</li> <li>Maximum account balance £50,000</li> <li>Exclusively available online</li> </ul>		31 December	£10	4.00	4.00
<b>eSAVER 180 (3rd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 180 days notice</li> <li>This rate includes a 0.40% bonus for the first 6 months, after that it reverts to 4.10%</li> <li>Maximum account balance £250,000</li> <li>Exclusively available online</li> </ul>		31 December	£100	4.50	4.50  includes 0.40% bonus for the first 6 months
<b>TAX FREE ACCOUNTS ^</b>					
<b>EASY ACCESS CASH ISA (3rd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice or loss of interest</li> <li>Transfers in are allowed</li> <li>Maximum of £20,000 in the 2025/26 tax year</li> </ul>		5 April	£1	2.10 tax free^	2.10 tax free^
<b>180 DAY NOTICE CASH ISA (3rd issue)</b> <ul style="list-style-type: none"> <li>Early closure subject to the loss of 180 days interest</li> <li>Transfers in are allowed</li> <li>Maximum of £20,000 in the 2025/26 tax year</li> </ul>		5 April	£1	4.10 tax free^	4.10 tax free^
<b>eSAVER 180 DAY NOTICE CASH ISA (2nd issue)</b> <ul style="list-style-type: none"> <li>Early closure subject to the loss of 180 days interest</li> <li>Transfers in are not allowed</li> <li>Maximum of £20,000 in the 2025/26 tax year</li> <li>Exclusively available online</li> </ul>		5 April	£500	4.10 tax free^	4.10 tax free^
<b>FIXED RATE CASH ISA UNTIL 28 JULY 2027 (50th issue)</b> <ul style="list-style-type: none"> <li>Early closure subject to the loss of 180 days interest</li> <li>Transfers in are allowed</li> <li>Maximum of £20,000 in the 2025/26 tax year</li> </ul>		5 April and on 28/07/27	£500	4.00 tax free^	4.00 tax free^
<b>DOUBLE ACCESS CASH ISA (2nd issue)</b> <ul style="list-style-type: none"> <li>2 penalty free withdrawals per tax year, additional withdrawals are subject to loss of 90 days interest</li> <li>Transfers in are allowed</li> <li>Maximum of £20,000 in the 2025/26 tax year</li> </ul>		5 April	£1	4.15 tax free^	4.15 tax free^
<b>FIXED RATE ACCOUNTS</b>	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
<b>FIXED RATE eBOND UNTIL 28 JULY 2027 (26th issue)</b> <ul style="list-style-type: none"> <li>No withdrawals or early closure allowed</li> <li>Maximum account balance £250,000</li> <li>Exclusively available online</li> </ul>		31 December and on 28/07/27	£1,000	4.00	4.00

FIXED RATE ACCOUNTS <i>continued</i>	Exclusive Availability	Interest Paid	Minimum Investment	AER % ※	Gross Rate % p.a. <
FIXED RATE BOND UNTIL 28 JULY 2027 (59th issue) • No withdrawals or early closure allowed		31 December and on 28/07/27	£500	4.00	4.00
2 YEAR FIXED RATE BOND MONTHLY INCOME (67th issue) • No withdrawals or early closure allowed		Monthly and on maturity	£500	4.00	3.93
CHILDREN'S ACCOUNTS					
CASH JUNIOR ISA (2nd issue) • Available to children aged under 18 who do not have a Child Trust Fund • No withdrawals or closure allowed before 18th birthday except in exceptional circumstances. • Maximum of £9,000 in the 2025/26 tax year	Local or Existing Member	5 April and on maturity at 18	£1	4.00 tax free <sup>^</sup>	4.00 tax free <sup>^</sup>
YOUNG REGULAR SAVER (3rd issue) • 2 withdrawals per calendar year can be made without notice or loss of interest. Additional withdrawals are subject to the loss of 90 days interest on the amount withdrawn • Closure is subject to the loss of 90 days interest of the closing balance if 2 or more withdrawals have been made in the year of closure • Save between £1 and £100 per month • Maximum account balance £25,000	Local or Existing Member	31 December and on maturity at 18	£1	4.25	4.25
YOUNG SAVER (3rd issue) • 6 withdrawals per calendar year can be made without notice or loss of interest. Additional withdrawals are subject to the loss of 30 days interest on the amount withdrawn • Closure is subject to the loss of 30 days interest of the closing balance if 6 or more withdrawals have been made in the year of closure • Maximum account balance £25,000	Local or Existing Member	31 December and on maturity at 18	£1	3.50	3.50
CHARITY & CLUB ACCOUNTS Available to clubs, associations and registered charities					
CLUB & CHARITY DEPOSIT (1st issue) • 3 penalty free withdrawals per month • Maximum account balance £500,000		31 December	£100	1.75	1.75
CLUB & CHARITY DEPOSIT 180 DAY NOTICE (2nd issue) • Withdrawals or closure are subject to 180 days written notice • Maximum account balance £1,000,000 • This rate includes a 0.50% bonus for the first 6 months, after that it reverts to 3.75%		31 December	£1,000	4.25	4.25 includes 0.50% bonus for the first 6 months
CLUB & CHARITY DEPOSIT QUARTERLY ACCESS (1st issue) • 1 penalty free withdrawal per calendar quarter • Maximum account balance £500,000		31 December	£1,000	3.00	3.00
CLUB & CHARITY DEPOSIT 1 Year Fixed Rate Bond (2nd issue) • No withdrawals or early closure allowed • Maximum account balance £500,000		On maturity	£25,000	4.00	4.00
CLUB & CHARITY DEPOSIT 2 Year Fixed Rate Bond (1st issue) • No withdrawals or early closure allowed • Maximum account balance £500,000		31 December and on maturity	£25,000	4.00	4.00
BUSINESS DEPOSIT ACCOUNTS	Exclusive Availability	Interest Paid	Minimum Investment	AER % ※	Gross Rate % p.a. <
Available to sole traders, partnerships, corporate bodies and unincorporated businesses only					
BUSINESS DEPOSIT 180 DAY NOTICE (5th issue) • Withdrawals or closure are subject to 180 days written notice • This rate includes a 0.50% bonus for the first 6 months, after that it reverts to 3.75% • Maximum account balance £1,000,000		31 December	£1,000	4.25	4.25 includes 0.50% bonus for the first 6 months
BUSINESS DEPOSIT QUARTERLY ACCESS (1st issue) • 1 penalty free withdrawal per calendar quarter • Maximum account balance £500,000		31 December	£1,000	3.00	3.00
BUSINESS DEPOSIT 1 Year Fixed Rate Bond (2nd issue) • No withdrawals or early closure allowed • Maximum account balance £500,000		On maturity	£25,000	4.00	4.00
BUSINESS DEPOSIT 2 Year Fixed Rate Bond (1st issue) • No withdrawals or early closure allowed • Maximum account balance £500,000		31 December and on maturity	£25,000	4.00	4.00

CLIENT DEPOSIT ACCOUNTS For SRA regulated solicitors holding clients' money as an undesignated account	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
<b>CLIENT DEPOSIT ACCOUNT (1st issue)</b> <ul style="list-style-type: none"> <li>Unlimited, penalty free withdrawals by cheque or electronic transfer.</li> <li>Maximum account balance £4,000,000</li> </ul>	Local	Monthly	£100,000	2.53	2.50
<b>SIPP ACCOUNTS</b> Available exclusively via specialist SIPP providers/administrators for the cash deposit element of a Self Invested Personal Pension scheme registered with H M Revenue & Customs. Eligible SIPP investors should contact their financial advisor for more information					
<b>SIPP TRUST CASH DEPOSIT ACCOUNT - EASY ACCESS (2nd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice via electronic transfer to a nominated bank account only</li> <li>Maximum account balance £250,000</li> </ul>		31 December	£25,000	1.50	1.50
<b>SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 30 (6th issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 30 days written notice via electronic transfer to a nominated bank account only</li> <li>Maximum account balance £500,000</li> </ul>		31 December	£25,000	1.75	1.75
<b>SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 90 (6th issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 90 days written notice via electronic transfer to a nominated bank account only</li> <li>Maximum account balance £500,000</li> </ul>		31 December	£25,000	2.50	2.50
<b>SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 180 (4th issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 180 days written notice via electronic transfer to a nominated bank account only</li> <li>Maximum account balance £500,000</li> </ul>		31 December	£25,000	3.75	3.75
<b>SIPP TRUST CASH DEPOSIT ACCOUNT - 2 YEAR FIXED RATE BOND (3rd issue)</b> <ul style="list-style-type: none"> <li>No withdrawals or early closure allowed</li> <li>Maximum account balance £500,000</li> </ul>		31 December and on maturity	£25,000	3.75	3.75
<b>TRUST ACCOUNTS</b> Trust savings accounts, or trustee savings accounts opened and managed by a trustee on behalf of a third party or beneficiary.					
<b>Quarterly Access Trust Deposit Account (1st issue)</b> <ul style="list-style-type: none"> <li>1 free penalty free withdrawal per calendar quarter</li> <li>Maximum account balance £400,000</li> </ul>		31 December	£25,000	3.00	3.00
<b>180 Day Notice Trust Deposit Account (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals, closure or transfers are subject to 180 days written notice</li> <li>Maximum account balance £400,000</li> </ul>		31 December	£25,000	3.75	3.75

\* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. AERs on the Monthly Income account assume interest is added to the account each month although in practice the option to have interest added in this way is not available.

< The gross rate is the contractual rate of interest payable before the deduction of income tax.

^ Tax free means exempt from UK income and capital gains tax in the hands of the investor.

Unless stated differently in individual product terms and conditions the usual maximum investment holding is £400,000. Where more than one account is held the maximum holding is £400,000 per person in total.

Local = Exclusively available to savers residing in Nottinghamshire, Derbyshire or South Yorkshire.

Existing Member = Exclusively available to existing members.

Existing Business = Available to businesses that hold an existing business account with us.

Customers are limited to one Bonus Regular Savings (8th issue), Regular eSaver 30 (1st issue), Business Deposit 180 Day Notice (5th issue), 180 Day Community Saver (3rd issue) and eSaver 180 (3rd issue). Customers under 18 are restricted to one Young Saver (3rd issue) and one Young Regular Saver (3rd issue).

Please read in conjunction with individual product terms and conditions (see promotional leaflet(s) or website for details). Interest rates variable unless otherwise stated. Products may be withdrawn without notice by The Mansfield Building Society. Changes to variable savings rates are announced in accordance with the General Account Terms and Conditions. Current and closed account interest rates can be found on our website, or in any of our branches. Withdrawals are subject to individual product terms and conditions and may be subject to branch withdrawal limits. All savings accounts are exclusively available to United Kingdom residents.

**Charitable Assignment** - All new customers opening a savings account will be required to sign a declaration agreeing to assign any windfall conversion benefits to the Charities Aid Foundation. This assignment will apply for the first 5 years of membership. Existing members with continuous membership prior to the effective date are not affected. Our Charitable Assignment Scheme leaflet provides full details.

**Important Information About Compensation Arrangements** - We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us on 01623 676350, ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call the FSCS on 0800 6781100. Please note only compensation related queries should be directed to the FSCS.

Contact: t: 01623 676350 e: [enquiries@mansfieldbs.co.uk](mailto:enquiries@mansfieldbs.co.uk) w: [mansfieldbs.co.uk](http://mansfieldbs.co.uk)

The Mansfield Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference number 206049.