



Protected

SAVINGS
MORTGAGES
INSURANCE
FINANCIAL PLANNING

Interest Rates and Account Summary

Rates as at
14 November 2023



MANSFIELD
BUILDING SOCIETY

VARIABLE RATE ACCOUNTS	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
EASY ACCESS COMMUNITY SAVER (1st issue) <ul style="list-style-type: none"> Withdrawals or closure without notice or loss of interest 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 	Local or Existing Member	31 December	£1	2.00	2.00
QUARTERLY ACCESS COMMUNITY SAVER (1st issue) <ul style="list-style-type: none"> 1 penalty free withdrawal allowed per calendar quarter 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 	Local or Existing Member	31 December	£1	4.00	4.00
180 DAY COMMUNITY SAVER (1st issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 180 days written notice 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 	Local or Existing Member	31 December	£1	5.50	5.50
MONTHLY INCOME (4th issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 30 days written notice Maximum account balance £250,000 		Monthly	£10,000	3.00	2.96
eSAVER 180 (1st issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 180 days notice Maximum account balance £250,000 Exclusively available online 		31 December	£1,000	5.50	5.50
REGULAR eSAVER 30 (1st issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 30 days notice Save between £10 and £500 per month Maximum account balance £50,000 Exclusively available online 		31 December	£10	4.50	4.50
FIXED RATE ACCOUNTS					
KICK START REGULAR SAVINGS (7th issue) <ul style="list-style-type: none"> 2 penalty free withdrawals per calendar year, subsequent withdrawals or closure are subject to a 90 day interest penalty This rate is fixed for the first 12 months, after that it becomes a variable rate account and the interest rate may go down as well as up Save between £25 and £250 per month Maximum account balance £50,000 	Local or Existing Member	31 December	£25	6.10	6.10 reverting to 4.25% variable after 12 months
FIXED RATE BOND UNTIL 28 FEBRUARY 2026 (27th issue) <ul style="list-style-type: none"> No withdrawals or early closure allowed Monthly income option available 		31 December and on 28/02/26	£500	5.25	5.25
		Monthly	£500	5.25	5.13
TAX FREE ACCOUNTS ^					
EASY ACCESS CASH ISA (3rd issue) <ul style="list-style-type: none"> Withdrawals or closure without notice or loss of interest Transfers in are allowed Maximum of £20,000 in the 2023/24 tax year 		5 April	£1	2.75 tax free^	2.75 tax free^
180 DAY NOTICE CASH ISA (2nd issue) <ul style="list-style-type: none"> Withdrawals or closure subject to 180 days written notice or the loss of 180 days interest on the amount withdrawn Transfers in are allowed Maximum of £20,000 in the 2023/24 tax year 		5 April	£1	5.30 tax free^	5.30 tax free^
eSAVER 180 DAY NOTICE CASH ISA (1st issue) <ul style="list-style-type: none"> Withdrawals or closure subject to 180 days notice or the loss of 180 days interest on the amount withdrawn Transfers in are not allowed Maximum of £20,000 in the 2023/24 tax year Exclusively available online 		5 April	£500	5.30 tax free^	5.30 tax free^

CHILDREN'S ACCOUNTS	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
CASH JUNIOR ISA (2nd issue) <ul style="list-style-type: none"> 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 2023/24 tax year 	Local or Existing Member	5 April and on maturity at 18	£1	4.50 tax free [^]	4.50 tax free [^]
YOUNG REGULAR SAVER (3rd issue) <ul style="list-style-type: none"> 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	4.75	4.75
YOUNG SAVER (3rd issue) <ul style="list-style-type: none"> 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	4.00	4.00
BUSINESS DEPOSIT ACCOUNTS Available to sole traders, partnerships, corporate bodies and unincorporated businesses only	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
BUSINESS DEPOSIT 90 DAY NOTICE (3rd issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 90 days written notice Maximum account balance £1,000,000 	Local or Existing Business	31 December	£1,000	3.50	3.50
BUSINESS DEPOSIT 180 DAY NOTICE (4th issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 180 days written notice Maximum account balance £1,000,000 	Local or Existing Business	31 December	£1,000	5.25	5.25 includes 0.50% bonus for the first 6 months
BUSINESS DEPOSIT QUARTERLY ACCESS (1st issue) <ul style="list-style-type: none"> 1 penalty free withdrawal per calendar quarter Maximum account balance £500,000 	Local or Existing Business	31 December	£1,000	3.00	3.00
COMMUNITY ACCOUNTS Available to clubs, associations and registered charities	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
COMMUNITY DEPOSIT MAXI ACCOUNT (2nd issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 30 days written notice or the loss of 30 days interest on the amount withdrawn Maximum account balance £500,000 	Local	31 December	£500	2.50	2.50
CLUB & CHARITY DEPOSIT 90 DAY NOTICE (1st issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 90 days written notice Maximum account balance £1,000,000 	Local or Existing Business	31 December	£1,000	3.50	3.50
CLUB & CHARITY DEPOSIT 180 DAY NOTICE (1st issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 180 days written notice Maximum account balance £1,000,000 	Local or Existing Business	31 December	£1,000	5.25	5.25 includes 0.50% bonus for the first 6 months
CLUB & CHARITY DEPOSIT QUARTERLY ACCESS (1st issue) <ul style="list-style-type: none"> 1 penalty free withdrawal per calendar quarter Maximum account balance £500,000 	Local or Existing Business	31 December	£1,000	3.00	3.00

SIPP ACCOUNTS	Exclusive Availability	Interest Paid	Minimum Investment	AER % *	Gross Rate % p.a. <
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					
SIPP TRUST CASH DEPOSIT ACCOUNT - EASY ACCESS (2 nd issue) <ul style="list-style-type: none"> Withdrawals or closure without notice via electronic transfer to a nominated bank account only Maximum account balance £250,000 		31 December	£25,000	2.00	2.00
SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 30 (6 th issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 30 days written notice via electronic transfer to a nominated bank account only Maximum account balance £500,000 		31 December	£25,000	2.25	2.25
SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 90 (6 th issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 90 days written notice via electronic transfer to a nominated bank account only Maximum account balance £500,000 		31 December	£25,000	3.00	3.00
SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 180 (3 rd issue) <ul style="list-style-type: none"> Withdrawals or closure are subject to 180 days written notice via electronic transfer to a nominated bank account only Maximum account balance £500,000 		31 December	£25,000	4.50	4.50

* 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 resident in Nottinghamshire, Derbyshire or South Yorkshire.

Existing Member = Exclusively available to existing members who have a minimum of 1 years continuous membership.

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

Customers are limited to one Kick Start Regular Savings (7th issue), Regular eSaver 30 (1st issue), eSaver 180 (1st issue) and Business Deposit 180 Day Notice (4th 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 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 w: 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.