




## Current Savings Accounts

### Interest Rate changes with effect from 1 April 2022

Product	Account Levels	Current Rate(s) AER <sup>1</sup> /Gross <sup>2</sup> (%)	Rate with effect from 1 April 2022 AER <sup>1</sup> /Gross <sup>2</sup> (%)
Easy Access Community Saver (1 <sup>st</sup> issue) 	£1 +	0.10	0.35
30 Day Community Saver (2 <sup>nd</sup> issue) 	£1 +	0.25	0.50
90 Day Community Saver (2 <sup>nd</sup> issue) 	£1 +	0.40	0.65
Regular Savings 30 (1 <sup>st</sup> issue)	£10 - £250 per month	1.10	1.35
Monthly Income (4 <sup>th</sup> issue)	£10,000 +	0.30	0.60
Esaver 90 (1 <sup>st</sup> issue)	£1,000 +	0.40	0.65
Regular Esaver 30 (1 <sup>st</sup> issue)	£10 - £250 per month	1.10	1.35
Easy Access Cash ISA (3 <sup>rd</sup> issue)	£1 +	0.20 tax free <sup>^</sup>	0.45 tax free <sup>^</sup>
90 Day Notice Cash ISA (3 <sup>rd</sup> issue)	£1 +	0.40 tax free <sup>^</sup>	0.65 tax free <sup>^</sup>
Cash Junior ISA (2 <sup>nd</sup> issue)	£1 +	1.25 tax free <sup>^</sup>	1.75 tax free <sup>^</sup>
Young Regular Saver (3 <sup>rd</sup> issue)	£1 - £500 per month	1.00	1.50
Young Saver (3 <sup>rd</sup> issue)	£1 +	0.75	1.25
SIPP Trust Cash Deposit 90* (4 <sup>th</sup> issue)	£25,000 +	0.30	0.55
Business Deposit 90 Day Notice (3 <sup>rd</sup> issue)	£1,000 +	0.25	0.40
Business Deposit 180 Day Notice (2 <sup>nd</sup> issue)	£1,000 +	0.35	0.55
Community Deposit Maxi Account* (2 <sup>nd</sup> issue)	£500 +	0.50	0.75


All other account terms and conditions remain unchanged. Please see our website, call us or visit your local branch for further details or if you have any queries.

**Mansfield:** Regent House, Regent Street, Mansfield, Notts NG18 1SS. Tel.: 01623 676350

**Sutton in Ashfield:** 53 Portland Square, Sutton in Ashfield, Notts NG17 1AZ. Tel.: 01623 554265

**Kirkby in Ashfield:** 48 Station Street, Kirkby in Ashfield, Notts NG17 7AS. Tel.: 01623 756601

**Chesterfield:** 91 New Square, Chesterfield, Derbys S40 1AH. Tel.: 01246 202055

 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

\*All of our accounts are currently exclusively available to residents of Nottinghamshire, Derbyshire and South Yorkshire or existing members with 1 year's continuous membership with the exception of our Community Deposit Maxi Account and our SIPP Trust Cash Deposit 90.




Our Community Deposit Maxi Account is only available to clubs, associations and registered charities based in Nottinghamshire Derbyshire or South Yorkshire. Our SIPP Trust Cash Deposit 90 is available to all United Kingdom residents via specialist SIPP providers or administrators.

<sup>^</sup> Tax free means exempt from UK income and capital gains tax in the hands of the investor

1. 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.

2. The gross rate is the contractual rate of interest payable before the deduction of income tax. If separate AER/Gross rates are not quoted, both rates are identical.

Closed Issue Savings Accounts  
Interest Rate changes with effect from 1 April 2022

Product	Account Levels	Current Rate(s) AER <sup>1</sup> /Gross <sup>2</sup> (%)	Rate with effect from 1 April 2022 AER <sup>1</sup> /Gross <sup>2</sup> (%)
Easy Access (1 <sup>st</sup> issue)	£1 +	0.10	0.35
30 Day Notice (1 <sup>st</sup> issue)	£1 +	0.30	0.55
60 Day Notice (1 <sup>st</sup> issue)	£1 +	0.50	0.75
60 Day Notice (2 <sup>nd</sup> issue)	£1 +	0.30	0.55
Branch Savings 90 Day Notice (1 <sup>st</sup> issue)	£1,000 +	0.60	0.85
30 Day Community Saver (1 <sup>st</sup> issue) 	£1 +	0.30	0.55
90 Day Community Saver (1 <sup>st</sup> issue) 	£1 +	0.60	0.85
180 Day Community Saver (1 <sup>st</sup> issue) 	£1 +	0.90	1.15
Postal Savings (1 <sup>st</sup> issue)	£1,000 +	0.35	0.60
Postal Savings 35 Day Notice (1 <sup>st</sup> issue)	£1,000 +	0.40	0.65
Postal Savings 60 Day Notice (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1,000 +	0.60	0.85
Postal Savings 90 Day Notice (1 <sup>st</sup> - 5 <sup>th</sup> issues)	£1,000 +	0.70	0.95
Postal Savings 180 Day Notice (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1,000 +	1.00	1.25
Prime Access including Ashgate & John Eastwood Hospice Affinity Accounts	£1 +	0.10	0.35
Regular Savings (2 <sup>nd</sup> issue)	£25 +	1.25	1.50
Regular Savings (3 <sup>rd</sup> issue)	£10 +	1.25	1.50
Regular Savings (4 <sup>th</sup> issue)	£10 +	1.00	1.25
Regular Savings 150 <sup>th</sup> Anniversary (5 <sup>th</sup> issue)	£10 +	1.00	1.25
Regular Savings (6 <sup>th</sup> issue)	£10 +	0.75	1.25
Monthly Income (1 <sup>st</sup> issue)	£5,000 +	0.50	0.75
Monthly Income (3 <sup>rd</sup> issue)	£10,000 +	0.50	0.75
Loyalty Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	0.75	1.00
Easy Access Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	0.30 tax free <sup>^</sup>	0.55 tax free <sup>^</sup>
Cash ISA (Reclassified Tessa Only ISA)	£3,000 +	0.60 tax free <sup>^</sup>	0.85 tax free <sup>^</sup>
Cash ISA	£1 +	0.60 tax free <sup>^</sup>	0.85 tax free <sup>^</sup>
Cash ISA Monthly Income Option	£3,000 +	0.60 tax free <sup>^</sup>	0.85 tax free <sup>^</sup>
60 Day Notice Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	0.70 tax free <sup>^</sup>	0.95 tax free <sup>^</sup>
90 Day Notice Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	0.75 tax free <sup>^</sup>	1.00 tax free <sup>^</sup>
180 Day Notice Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	1.00 tax free <sup>^</sup>	1.25 tax free <sup>^</sup>
180 Day Notice Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	1.00 tax free <sup>^</sup>	1.25/1.24 tax free <sup>^</sup>
Monthly Income Options			
Cash Junior ISA (1 <sup>st</sup> issue)	£1 +	1.80 tax free <sup>^</sup>	2.05 tax free <sup>^</sup>
Young Saver Bonus 5	£1 +	0.75 (plus bonuses)	1.00 (plus bonuses)
Young Regular Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	1.75	2.00
Young Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1 +	1.40	1.65
SIPP Trust Cash Deposit Easy Access (1 <sup>st</sup> issue)	£25,000 +	0.10	0.35
SIPP Trust Cash Deposit 30 (2 <sup>nd</sup> , 3 <sup>rd</sup> and 5 <sup>th</sup> issues)	£25,000 +	0.25	0.50
SIPP Trust Pension 90 (1 <sup>st</sup> , 2 <sup>nd</sup> and 3 <sup>rd</sup> issues)	£25,000 +	0.50	0.75
SIPP Trust Pension 180 (1 <sup>st</sup> issue)	£25,000 +	0.70	0.95
SIPP Trust Pension 180 (2 <sup>nd</sup> issue)	£25,000 +	0.50	0.75
Easy Access Deposit (1 <sup>st</sup> issue)	£1 +	0.10	0.20
Option 90 Deposit	£1 +	0.10	0.20
Business Deposit Maxi (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£500 +	0.20	0.35
Business Deposit (1 <sup>st</sup> issue)	£1,000 +	0.10	0.20
Business Deposit 40 Day Notice (1 <sup>st</sup> issue)	£1,000 +	0.20	0.35
Business Deposit 90 Day Notice (1 <sup>st</sup> and 2 <sup>nd</sup> issue)	£1,000 +	0.35	0.50
Business Deposit 180 Day Notice (1 <sup>st</sup> issue)	£1,000 +	0.50	0.65
Community Deposit Maxi Account (1 <sup>st</sup> issue)	£500 +	0.70	0.85