






Current Savings Accounts

Interest Rate changes with effect from 1 December 2022

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 1 December 2022 AER ¹ /Gross ² (%)
Easy Access Community Saver (1st issue) 	£1 +	0.90	1.25
30 Day Community Saver (2nd issue) 	£1 +	1.25	2.00
90 Day Community Saver (2nd issue) 	£1 +	1.65	2.50
180 Day Community Saver (1st issue) 	£1 +	2.00	3.00
Postal Savings 35 Day Notice (2nd issue)	£1,000 +	2.60 (includes a 0.60% bonus for the first 12 months)	2.60 (includes a 0.60% bonus for the first 12 months)
Postal Savings 90 Day Notice (6th issue)	£1,000 +	2.25 (includes a 0.60% bonus for the first 12 months)	3.10 (includes a 0.60% bonus for the first 12 months)
Regular Savings 30 (1st issue)	£10 - £250 per month	2.25	3.50
Monthly Income (4th issue)	£10,000 +	1.50	2.00
eSaver 90 (1st issue)	£1,000 +	1.65	2.50
Regular eSaver 30 (1st issue)	£10 - £250 per month	2.25	3.50
Easy Access Cash ISA (3rd issue)	£1 +	1.15 tax free [^]	1.90 tax free[^]
90 Day Notice Cash ISA (3rd issue)	£1 +	1.75 tax free [^]	2.50 tax free[^]
180 Day Notice Cash ISA (2nd issue)	£1 +	2.50 tax free [^]	3.00 tax free[^]
180 Day Notice Cash ISA (2nd issue) Monthly Income Option	£1 +	2.50 / 2.47 tax free [^]	3.00 / 2.96 tax free[^]
Cash Junior ISA (2nd issue)	£1 +	3.00 tax free [^]	3.50 tax free[^]
Young Regular Saver (3rd issue)	£1 - £500 per month	3.00	3.50
Young Saver (3rd issue)	£1 +	2.50	3.00
SIPP Trust Cash Deposit Easy Access (2nd issue)	£25,000 +	0.85	1.25
SIPP Trust Cash Deposit 30 (6th issue)	£25,000 +	1.10	1.75
SIPP Trust Cash Deposit 90 (6th issue)	£25,000 +	2.25	2.50
Business Deposit 30 Day Notice (1st issue)	£1,000 +	0.90	1.25
Business Deposit 90 Day Notice (3rd issue)	£1,000 +	1.15	1.75
Business Deposit 180 Day Notice (2nd issue)	£1,000 +	1.40	2.25
Community Deposit Maxi Account (2nd issue)	£500 +	1.75	2.00

All other account terms and conditions remain unchanged. For any account restrictions see individual account details. Visit our website, call us or pop into 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: 22-26 Low Street, Sutton in Ashfield, Notts NG17 1DG. 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

[^] 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 01 December 2022

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 01 December 2022 AER ¹ /Gross ² (%)
Easy Access (1 st issue)	£1 +	0.90	1.25
30 Day Notice (1 st issue)	£1 +	1.25	2.00
60 Day Notice (1 st issue)	£1 +	1.45	2.25
60 Day Notice (2 nd issue)	£1 +	1.45	2.25
Branch Savings 90 Day Notice (1 st issue)	£1,000 +	1.65	2.50
30 Day Community Saver (1 st issue) 	£1 +	1.25	2.00
90 Day Community Saver (1 st issue) 	£1 +	1.65	2.50
Postal Savings (1 st issue)	£1,000 +	1.25	1.90
Postal Savings 35 Day Notice (1 st issue)	£1,000 +	1.25	2.00
Postal Savings 60 Day Notice (1 st and 2 nd issue)	£1,000 +	1.45	2.25
Postal Savings 90 Day Notice (1 st - 5 th issues)	£1,000 +	1.65	2.50
Postal Savings 180 Day Notice (1 st and 2 nd issue)	£1,000 +	2.00	3.00
Prime Access	£1 +	0.90	1.25
Regular Savings (2 nd issue)	£25 +	2.00	3.00
Regular Savings (3 rd - 6 th issues)	£10 +	2.00	3.00
Monthly Income (1 st issue)	£5,000 +	1.50	2.00
Monthly Income (3 rd issue)	£10,000 +	1.50	2.00
Loyalty Saver (1 st and 2 nd issue)	£1 +	1.75	2.40
Easy Access Cash ISA (1 st and 2 nd issue)	£1 +	1.15 tax free [^]	1.90 tax free [^]
Cash ISA (Reclassified Tessa Only ISA)	£3,000 +	1.55 tax free [^]	2.20 tax free [^]
Cash ISA	£1 +	1.55 tax free [^]	2.20 tax free [^]
Cash ISA Monthly Income Option	£3,000 +	1.55 / 1.54 tax free [^]	2.20 / 2.18 tax free [^]
60 Day Notice Cash ISA (1 st and 2 nd issue)	£1 +	1.55 tax free [^]	2.25 tax free [^]
90 Day Notice Cash ISA (1 st and 2 nd issue)	£1 +	1.75 tax free [^]	2.50 tax free [^]
180 Day Notice Cash ISA (1 st issue)	£1 +	2.50 tax free [^]	3.00 tax free [^]
180 Day Notice Cash ISA (1 st issue) Monthly Income Options	£1 +	2.50 / 2.47 tax free [^]	3.00 / 2.96 tax free [^]
Cash Junior ISA (1 st issue)	£1 +	3.00 tax free [^]	3.50 tax free [^]
Young Saver Bonus 5	£1 +	1.65 (plus bonuses)	2.30 (plus bonuses)
Young Regular Saver (1 st and 2 nd issue)	£1 +	3.00	3.50
Young Saver (1 st and 2 nd issue)	£1 +	2.50	3.00
SIPP Trust Cash Deposit Easy Access (1 st issue)	£25,000 +	0.85	1.25
SIPP Trust Cash Deposit 30 (2 nd , 3 rd and 5 th issues)	£25,000 +	1.10	1.75
SIPP Trust Cash Deposit Pension 90 (1 st - 5 th issues)	£25,000 +	1.50	2.25
SIPP Trust Cash Deposit Pension 180 (1 st - 3 rd issues)	£25,000 +	1.75	2.75
Easy Access Deposit (1 st issue)	£1 +	0.60	0.75
Option 90 Deposit	£1 +	0.60	0.75
Business Deposit Maxi (1 st and 2 nd issue)	£500 +	0.90	1.25
Business Deposit (1 st issue)	£1,000 +	0.75	1.00
Business Deposit 40 Day Notice (1 st issue)	£1,000 +	0.90	1.25
Business Deposit 90 Day Notice (1 st and 2 nd issue)	£1,000 +	1.15	1.75
Business Deposit 180 Day Notice (1 st issue)	£1,000 +	1.40	2.25
Professional Deposit Account	£5,000 +	0.60	0.75
Community Deposit Maxi Account (1 st issue)	£500 +	1.75	2.00

