Current Variable Rate Savings Accounts Interest Rates with effect from 1 September 2023

Product	Account Levels	Current Rate(s) AER¹/Gross² (%)	Rate with effect from 1 September 2023 AER¹/Gross² (%)
Easy Access Community Saver (1st issue)	£1 +	1.50	2.00
30 Day Community Saver (2 nd issue)	£1 +	2.40	2.80
90 Day Community Saver (2 nd issue)	£1 +	3.00	3.50
180 Day Community Saver (1st issue)	£1 +	3.75	4.00
Postal Savings 35 Day Notice (2 nd issue)	£1,000 +	3.25 (includes a 0.60% bonus for the first 12 months)	3.35 (includes a 0.60% bonus for the first 12 months)
Regular Savings 30 (1st issue)	£10 +	4.25	4.50
Monthly Income (4 th issue)	£10,000 +	2.75	3.00
eSaver 30 (1st issue)	£1,000 +	2.40	2.80
eSaver 90 (1st issue)	£1,000 +	3.00	3.60
eSaver 180 (1st issue)	£1,000 +	3.75	4.00
Regular eSaver 30 (1st issue)	£10 +	4.25	4.50
Easy Access Cash ISA (3rd issue)	£1 +	2.50 tax free^	2.75 tax free^
30 Day Notice Cash ISA (2 nd issue)	£1 +	2.75 tax free^	3.00 tax free^
90 Day Notice Cash ISA (3 rd issue)	£1 +	3.00 tax free^	3.25 tax free^
180 Day Notice Cash ISA (2 nd issue)	£1 +	3.75 tax free^	4.00 tax free^
180 Day Notice Cash ISA (2 nd issue) Monthly Income Option	£1 +	3.75 / 3.69 tax free^	4.00 / 3.93tax free^
Cash Junior ISA (2 nd issue)	£1 +	4.25 tax free^	4.50 tax free^
Young Regular Saver (3 rd issue)	£1 - £100 per month	4.25	4.75
Young Saver (3 rd issue)	£1 +	3.50	4.00
Community Deposit Maxi Account (2 nd issue)	£500 +	2.25	2.50
SIPP Trust Cash Deposit Account Easy Access (2 nd issue)	£25,000 +	1.50	1.75
SIPP Trust Cash Deposit Account Pension 30 (6th issue)	£25,000 +	2.00	2.25
SIPP Trust Cash Deposit Account Pension 90 (6th issue)	£25,000 +	2.50	2.70
SIPP Trust Cash Deposit Account Pension 180 (3rd issue)	£25,000 +	3.00	3.25

Accounts not listed in this document have rates unaffected by this change.

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: 25 Market Place, Mansfield, Notts NG18 1JA 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 Rates with effect from 1 September 2023

	Assaurat	Rate with effect from	
Product	Account Levels	Current Rate(s) AER¹/Gross² (%)	1 September 2023 AER¹/Gross² (%)
Easy Access (1st issue)	£1 +	1.50	2.00
30 Day Notice (1st issue)	£1 +	2.40	2.80
60 Day Notice (1st and 2nd issues)	£1 +	2.75	3.20
Branch Savings 90 Day Notice (1st issue)	£1,000 +	3.00	3.50
30 Day Community Saver (1st issue)	£1 +	2.40	2.80
90 Day Community Saver (1st issue)	£1 +	3.00	3.50
Postal Savings (1st issue)	£1,000 +	2.35	2.50
Postal Savings 35 Day Notice (1st issue)	£1,000 +	2.65	2.75
Postal Savings 60 Day Notice (1st and 2nd issue)	£1,000 +	2.75	3.20
Postal Savings 90 Day Notice (1st - 5th issues)	£1,000 +	3.00	3.60
Postal Savings 90 Day Notice (6th issue)	£1,000 +	3.60 rate includes a 0.60% bonus for the first 12 months	3.60 No bonus applicable
Postal Savings 180 Day Notice (1st and 2nd issue)	£1,000 +	3.75	4.00
Postal Tracker (1st issue)	£1,000 +	5.25	5.25*
Tracker 90 (1st issue)	£1,000 +	5.25	5.25*
eTracker 90 (1st issue)	£1,000 +	5.25	5.25*
Prime Access	£1 +	1.50	2.00
Regular Savings (2 nd issue)	£25 +	3.75	4.25
Regular Savings (3 rd - 6 th issues, including 150 th anniversary issue)	£10 +	3.75	4.25
Monthly Income (1st issue)	£5,000 +	2.75	3.00
Monthly Income (3 rd issue)	£10,000 +	2.75	3.00
Loyalty Saver (1st and 2nd issue)	£1 +	2.85	3.00
Easy Access Cash ISA (1st and 2nd issue)	£1 +	2.50 tax free [^]	2.75 tax free [^]
Cash ISA (Reclassified Tessa Only ISA)	£3,000 +	2.75 tax free [^]	3.00 tax free [^]
Cash ISA	£1 +	2.75 tax free [^]	3.00 tax free [^]
Cash ISA Monthly Income Option	£3,000 +	2.75 / 2.72 tax free^	3.00 / 2.96 tax free^
60 Day Notice Cash ISA (1st and 2nd issue)	£1 +	2.75 tax free [^]	3.25 tax free [^]
90 Day Notice Cash ISA (1st and 2nd issue)	£1 +	3.00 tax free^	3.25 tax free [^]
180 Day Notice Cash ISA (1st issue)	£1 +	3.75 tax free [^]	4.00 tax free [^]
180 Day Notice Cash ISA (1st issue) Monthly Income Options	£1 +	3.75 / 3.69 tax free^	4.00 / 3.93 tax free^
Cash Junior ISA (1st issue)	£1 +	4.25 tax free [^]	4.50 tax free^
Young Saver Bonus 5	£1 +	2.85 (plus bonuses)	3.00 (plus bonuses)
Young Regular Saver (1st and 2nd issue)	£1 +	4.25	4.75
Young Saver (1st and 2nd issue)	£1 +	3.50	4.00
SIPP Trust Cash Deposit Account Easy Access (1st issue)	£25,000 +	1.50	1.75
SIPP Trust Cash Deposit Account Pension 30 (2 nd , 3 rd & 5 th issues)	£25,000 +	2.00	2.25
SIPP Trust Cash Deposit Account Pension 90 (1st – 5th issues)	£25,000 +	2.50	2.70
SIPP Trust Cash Deposit Account Pension 180 (1st and 2nd issues)	£25,000 +	3.00	3.25
Community Deposit Maxi Account (1st issue)	£500 +	2.25	2.50

^{*}All Tracker and eTracker products were changed on 7 August 2023.

