




Current Variable Rate Savings Accounts
Interest Rates with effect from 1 September 2024

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 1 September 2024 AER ¹ /Gross ² (%)
Easy Access Community Saver (1 st issue) 	£1 +	2.00	1.75
Quarterly Access Community Saver (1 st issue) 	£1 +	4.00	3.75
180 Day Community Saver (3 rd issue) 	£1 +	5.00 (includes a 0.40% bonus for the first 6 months)	4.75 (includes a 0.40% bonus for the first 6 months)
Bonus Regular Savings (8 th issue)	£10 +	6.10 (includes a 1.85% bonus for the first 12 months)	5.85 (includes a 1.85% bonus for the first 12 months)
eSaver 180 (3 rd issue)	£1,000 +	5.00 (includes a 0.40% bonus for the first 6 months)	4.75 (includes a 0.40% bonus for the first 6 months)
Regular eSaver 30 (1 st issue)	£10 +	4.50	4.25
Easy Access Cash ISA (3 rd issue)	£1 +	2.75 tax free [^]	2.40 tax free [^]
Double Access Cash ISA (2 nd issue)	£1 +	4.40 tax free [^]	4.15 tax free [^]
180 Day Notice Cash ISA (3 rd issue)	£1 +	4.60 tax free [^]	4.35 tax free [^]
eSaver 180 Day Notice Cash ISA (2 nd issue)	£500 +	4.60 tax free [^]	4.35 tax free [^]
Cash Junior ISA (2 nd issue)	£1 +	4.50 tax free [^]	4.25 tax free [^]
Young Regular Saver (3 rd issue)	£1 - £100 per month	4.75	4.50
Young Saver (3 rd issue)	£1 +	4.00	3.75
SIPP Trust Cash Deposit Account Easy Access (2 nd issue)	£25,000 +	2.00	1.75
SIPP Trust Cash Deposit Account Pension 30 (6 th issue)	£25,000 +	2.25	2.00
SIPP Trust Cash Deposit Account Pension 90 (6 th issue)	£25,000 +	3.00	2.75
SIPP Trust Cash Deposit Account Pension 180 (4 th issue)	£25,000 +	4.00	3.75
Club & Charity Deposit (1 st issue)	£100 +	2.25	2.00
Club & Charity Deposit 180 Day Notice (2 nd issue)	£1,000 +	4.50 (includes 0.50% bonus for the first 6 months)	4.25 (includes 0.50% bonus for the first 6 months)
Club & Charity Deposit Quarterly Access (1 st issue)	£1,000 +	3.00	3.00
Business Deposit Quarterly Access (1 st issue)	£1,000 +	3.00	3.00
Business Deposit 180 Day Notice (5 th issue)	£1,000 +	4.50 (includes 0.50% bonus for first 6 months)	4.25 (includes 0.50% bonus for first 6 months)
Client Deposit Account	£100,000 +	2.53	2.53

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 2024*

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 1 September 2024 AER ¹ /Gross ² (%)
Easy Access (1 st issue)	£1 +	2.00	1.75
30 Day Notice (1 st issue)	£1 +	2.80	2.55
eSaver 30 (1 st issue)	£1,000 +	2.80	2.55
60 Day Notice (1 st and 2 nd issues)	£1 +	3.20	2.95
Branch Savings 90 Day Notice (1 st issue)	£1,000 +	3.50	3.25
eSaver 90 (1 st issue)	£1,000 +	3.60	3.25
30 Day Community Saver (1 st and 2 nd issue) 	£1 +	2.80	2.55
90 Day Community Saver (1 st and 2 nd issue) 	£1 +	3.50	3.25
180 Day Community Saver (1 st issue) 	£1 +	5.25	5.00
180 Day Community Saver (2 nd issue) 	£1 +	4.60	4.35
eSaver 180 (1 st issue)	£1,000 +	5.25	5.00
eSaver 180 (2 nd issue)	£1,000 +	4.60	4.35
Postal Savings (1 st issue)	£1,000 +	2.50	2.25
Postal Savings 35 Day Notice (1 st and 2 nd issue)	£1,000 +	2.75	2.55
Postal Savings 60 Day Notice (1 st and 2 nd issue)	£1,000 +	3.20	2.95
Postal Savings 90 Day Notice (1 st - 6 th issues)	£1,000 +	3.60	3.25
Postal Savings 180 Day Notice (1 st and 2 nd issue)	£1,000 +	4.00	3.75
Prime Access	£1 +	2.00	1.75
Regular Savings (2 nd issue)	£25 +	4.25	4.00
Regular Savings (3 rd - 6 th issues, including 150 th anniversary issue)	£10 +	4.25	4.00
Kick Start Regular Savings (7 th issue)	£25 +	6.10 fixed (reverting to 4.25 variable after 12 months)	6.10 fixed (reverting to 4.00 variable after 12 months)
Regular Savings 30 (1 st issue)	£10 +	4.50	4.25
Monthly Income (1 st issue)	£5,000 +	3.04 / 3.00	2.79 / 2.75
Monthly Income (3 rd and 4 th issue)	£10,000 +	3.04 / 3.00	2.79 / 2.75
Loyalty Saver (1 st and 2 nd issue)	£1 +	3.00	2.75
Easy Access Cash ISA (1 st and 2 nd issue)	£1 +	2.75 tax free [^]	2.40 tax free [^]
Double Access Cash ISA (1 st issue)	£1 +	5.00 tax free [^]	4.75 tax free [^]
Cash ISA (Reclassified Tessa Only ISA)	£3,000 +	3.00 tax free [^]	2.75 tax free [^]
Cash ISA	£1 +	3.00 tax free [^]	2.75 tax free [^]
Cash ISA Monthly Income Option	£3,000 +	3.00 / 2.96 tax free [^]	2.75 / 2.72 tax free [^]
30 Day Notice Cash ISA (2 nd issue)	£1 +	3.00 tax free [^]	2.75 tax free [^]
60 Day Notice Cash ISA (1 st and 2 nd issue)	£1 +	3.25 tax free [^]	3.00 tax free [^]
90 Day Notice Cash ISA (1 st - 3 rd issue)	£1 +	3.25 tax free [^]	3.25 tax free [^]
180 Day Notice Cash ISA (1 st issue)	£1 +	4.00 tax free [^]	3.75 tax free [^]
180 Day Notice Cash ISA (2 nd issue)	£1 +	5.00 tax free [^]	4.75 tax free [^]
180 Day Notice Cash ISA (1 st and 2 nd issue) Monthly Income Options	£1 +	4.00 / 3.93 tax free [^]	3.75 / 3.69 tax free [^]
eSaver 180 Day Notice Cash ISA (1 st issue)	£500 +	5.00 tax free [^]	4.75 tax free [^]
Cash Junior ISA (1 st issue)	£1 +	4.50 tax free [^]	4.25 tax free [^]
Young Saver Bonus 5	£1 +	3.00 (plus bonuses)	2.75 (plus bonuses)
Young Regular Saver (1 st and 2 nd issue)	£1 +	4.75	4.50
Young Saver (1 st and 2 nd issue)	£1 +	4.00	3.75

*On 5 August 2024 our Postal Tracker (1st issue), Tracker 90 (1st issue) and eTracker 90 (1st issue) products were reduced from 5.25% to 5.00%. Our Double Access Tracker Savings (1st issue) was also reduced from 5.00% to 4.75% (reverting to minus 2.25% of the Base Rate after 12 months).

Closed Issue SIPP & Business Deposit Accounts
Interest Rates with effect from 1 September 2024

Product	Account Levels	Current Rate(s) AER ¹ /Gross ² (%)	Rate with effect from 1 September 2024 AER ¹ /Gross ² (%)
SIPP Trust Cash Deposit Account Easy Access (1 st issue)	£25,000 +	2.00	1.75
SIPP Trust Cash Deposit Account Pension 30 (2 nd , 3 rd & 5 th issues)	£25,000 +	2.25	2.00
SIPP Trust Cash Deposit Account Pension 90 (1 st – 5 th issues)	£25,000 +	3.00	2.75
SIPP Trust Cash Deposit Account Pension 180 (1 st and 2 rd issue)	£25,000 +	4.00	3.75
SIPP Trust Cash Deposit Account Pension 180 (3 rd issue)	£25,000 +	4.50	4.25
Community Deposit Maxi Account (1 st issue and 2 nd issue)	£500 +	2.50	2.25
Easy Access Deposit Account (1 st issue)	£1 +	2.00	1.75
Business Deposit Account (1 st issue)	£1,000 +	2.00	1.75
Business Deposit Maxi Account (1 st and 2 nd issue)	£500 +	2.25	2.00
Business Deposit 30 Day Notice (1 st issue)	£1,000 +	2.25	2.00
Business Deposit 40 Day Notice (1 st issue)	£1,000 +	2.25	2.00
Business Deposit 90 Day Notice (2 nd and 3 rd issue)	£1,000 +	3.50	3.25
Business Deposit 180 Day Notice (1 st – 3 rd issues)	£1,000 +	3.75	3.75
Business Deposit 180 Day Notice (4 th issue)	£1,000 +	5.25 (includes a 0.50% bonus for the first 6 months)	5.00 (includes a 0.50% bonus for the first 6 months)
Professional Deposit Account	£5,000 +	1.00	1.00
Club & Charity 180 Day Notice (1 st issue)	£1,000 +	5.25 (includes a 0.50% bonus for the first 6 months)	5.00 (includes a 0.50% bonus for the first 6 months)