## Summary Rate Reductions from 1 July 2025 Current Variable Rate Savings Accounts

| Product  | Account Levels       | Current Rate(s)<br>AER <sup>1</sup> /Gross <sup>2</sup> (%) | Rate with effect from<br>1 July 2025<br>AER <sup>1</sup> /Gross <sup>2</sup> (%) |  |  |  |
|--|----------------------|---|--|--|--|--|
| NOTICE, EASY ACCESS AND REGULAR SAVINGS ACCOUNTS                       |                      |   |  |  |  |  |
| 180 Day Community Saver (3 <sup>rd</sup> issue) <b>G</b>               | £1 +                 | 4.50 (includes a 0.40%<br>bonus for the first 6<br>months)  | 4.25 (includes a 0.40%<br>bonus for the first 6<br>months)                       |  |  |  |
| Bonus Regular Savings (8 <sup>th</sup> issue)                          | £10 - £250 per month | 5.60 (includes a 1.85%<br>bonus for the first 12<br>months) | 5.35 (includes a 1.85%<br>bonus for the first 12<br>months)                      |  |  |  |
| Easy Access Community Saver (1 <sup>st</sup> issue) C                  | £1 +                 | 1.50  | 1.35   |  |  |  |
| eSaver 180 (3 <sup>rd</sup> issue)                                     | £1,000 +             | 4.50 (includes a 0.40%<br>bonus for the first 6<br>months)  | 4.25 (includes a 0.40%<br>bonus for the first 6<br>months)                       |  |  |  |
| Quarterly Access Community Saver (1 <sup>st</sup> issue) 🤇             | £1 +                 | 3.50  | 3.20   |  |  |  |
| Regular eSaver 30 (1 <sup>st</sup> issue)                              | £10 +                | 4.00  | 3.70   |  |  |  |
|  | SA ACCOUNTS          |   |  |  |  |  |
| 180 Day Notice Cash ISA (3 <sup>rd</sup> issue)                        | £1 +                 | 4.10 tax free^  | 3.75 tax free^   |  |  |  |
| Double Access Cash ISA (2 <sup>nd</sup> issue)                         | £1 +                 | 4.15 tax free^  | 4.00 tax free^   |  |  |  |
| Easy Access Cash ISA (3 <sup>rd</sup> issue)                           | £1 +                 | 2.10 tax free^  | 1.80 tax free^   |  |  |  |
| eSaver 180 Day Notice Cash ISA (2 <sup>nd</sup> issue)                 | £500 +               | 4.10 tax free^  | 3.75 tax free^   |  |  |  |
| YOUN   | G SAVER ACCOUNTS     |   |  |  |  |  |
| Cash Junior ISA (2 <sup>nd</sup> issue)                                | £1 +                 | 4.00 tax free^  | 3.70 tax free^   |  |  |  |
| Young Regular Saver (3 <sup>rd</sup> issue)                            | £1 - £100 per month  | 4.25  | 3.90   |  |  |  |
| Young Saver (3 <sup>rd</sup> issue)                                    | £1 +                 | 3.50  | 3.20   |  |  |  |
|  | IPP ACCOUNTS         |   |  |  |  |  |
| SIPP Trust Cash Deposit Account Easy Access (2 <sup>nd</sup><br>issue) | £25,000 +            | 1.50  | 1.25   |  |  |  |
| SIPP Trust Cash Deposit Account Pension 30 (6 <sup>th</sup> issue)     | £25,000 +            | 1.75  | 1.50   |  |  |  |
| SIPP Trust Cash Deposit Account Pension 90 (6 <sup>th</sup> issue)     | £25,000 +            | 2.50  | 2.25   |  |  |  |
| SIPP Trust Cash Deposit Account Pension 180 (4 <sup>th</sup> issue)    | £25,000 +            | 3.75  | 3.50   |  |  |  |
| BUSINESS, CLI  | JB AND CHARITY ACCO  | DUNTS   |  |  |  |  |
| Business Deposit Quarterly Access (1 <sup>st</sup> issue)              | £1,000 +             | 3.00  | 2.70   |  |  |  |
| Business Deposit 180 Day Notice (5 <sup>th</sup> issue)                | £1,000 +             | 4.25 (includes a 0.50%<br>bonus for the first 6<br>months)  | 4.00 (includes a 0.50%<br>bonus for the first 6<br>months)                       |  |  |  |
| Club & Charity Deposit (1 <sup>st</sup> issue)                         | £100 +               | 1.75  | 1.50   |  |  |  |
| Club & Charity Deposit 180 Day Notice (2 <sup>nd</sup> issue)          | £1,000 +             | 4.25 (includes a 0.50%<br>bonus for the first 6<br>months)  | 4.00 (includes a 0.50%<br>bonus for the first 6<br>months)                       |  |  |  |
| Club & Charity Deposit Quarterly Access (1 <sup>st</sup> issue)        | £1,000 +             | 3.00  | 2.70   |  |  |  |
| AT   | UST ACCOUNTS         |   |  |  |  |  |
| 180 Day Notice Trust Deposit Account (1 <sup>st</sup> issue)           | £25,000 +            | 3.75  | 3.50   |  |  |  |
| Quarterly Access Trust Deposit Account (1 <sup>st</sup> issue)         | £25,000 +            | 3.00  | 2.70   |  |  |  |

All other account terms and conditions remain unchanged. For account restrictions see individual account details. Visit our website at mansfieldbs.co.uk, call us on 01623 676350 or pop into your local branch for further details or if you have any queries. If your account does not appear in this listing, the rate remains unchanged.

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.



## Summary Rate Reductions from 1 July 2025 Closed Issue Variable Rate Savings Accounts\*

| Product  | Account<br>Levels | Current Rate(s)<br>AER <sup>1</sup> /Gross <sup>2</sup> (%) | Rate with effect from<br>1 July 2025<br>AER <sup>1</sup> /Gross <sup>2</sup> (%) |
|--|-------------------|---|--|
| NOTICE, POSTAL, EASY ACCE  |                   | Y INCOME ACCOUNTS   | ·  |
| 30 Day Community Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue) 🧿   | £1 +              | 2.30  | 2.05   |
| 90 Day Community Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue) 🧿   | £1 +              | 3.00  | 2.75   |
| 180 Day Community Saver (1 <sup>st</sup> issue) C  | £1 +              | 4.60  | 4.20   |
| 180 Day Community Saver (2 <sup>nd</sup> issue) 🧿  | £1 +              | 4.10  | 3.85   |
| 30 Day Notice (1 <sup>st</sup> issue)  | £1 +              | 2.30  | 2.05   |
| 60 Day Notice (1 <sup>st</sup> and 2 <sup>nd</sup> issues)   | £1 +              | 2.70  | 2.45   |
| Branch Savings 90 Day Notice (1 <sup>st</sup> issue)   | £1,000 +          | 3.00  | 2.75   |
| Easy Access (1 <sup>st</sup> issue)  | £1 +              | 1.50  | 1.35   |
| Loyalty Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue)  | £1 +              | 2.50  | 2.15   |
| Monthly Income (1 <sup>st</sup> issue)   | £5,000 +          | 2.53 / 2.50   | 2.20 / 2.18  |
| Monthly Income (3 <sup>rd</sup> and 4 <sup>th</sup> issue)   | £10,000 +         | 2.53 / 2.50   | 2.20 / 2.18  |
| Postal Savings (1 <sup>st</sup> issue)   | £1,000 +          | 1.90  | 1.60   |
| Postal Savings 35 Day Notice (1 <sup>st</sup> and 2 <sup>nd</sup> issue)                                     | £1,000 +          | 2.30  | 2.05   |
| Postal Savings 60 Day Notice (1 <sup>st</sup> and 2 <sup>nd</sup> issue)                                     | £1,000 +          | 2.70  | 2.45   |
| Postal Savings 90 Day Notice (1 <sup>st</sup> - 6 <sup>th</sup> issues)                                      | £1,000 +          | 3.00  | 2.75   |
| Prime Access   | £10 +             | 1.50  | 1.35   |
| ONL  | INE SAVINGS       |   |  |
| eSaver 30 (1 <sup>st</sup> issue)  | £1,000 +          | 2.30  | 2.05   |
| eSaver 90 (1 <sup>st</sup> issue)  | £1,000 +          | 3.00  | 2.75   |
| eSaver 180 (1 <sup>st</sup> issue)   | £1,000 +          | 4.60  | 4.20   |
| eSaver 180 (2 <sup>nd</sup> issue)   | £1,000 +          | 4.10  | 3.85   |
| REGUAR S   | AVINGS ACCOUN     | TS  |  |
| Kick Start Regular Savings (7 <sup>th</sup> issue)   | £25 +             | 3.75  | 3.50   |
| Regular Savings (2 <sup>nd</sup> issue)  | £25 +             | 3.75  | 3.50   |
| Regular Savings<br>(3 <sup>rd</sup> - 6 <sup>th</sup> issues, including 150 <sup>th</sup> anniversary issue) | £10 +             | 3.75  | 3.50   |
| Regular Savings 30 (1 <sup>st</sup> issue)   | £10 +             | 4.00  | 3.70   |
| ISA  | ACCOUNTS          |   |  |
| 30 Day Notice Cash ISA (2 <sup>nd</sup> issue)   | £1 +              | 2.40 tax free^  | 2.15 tax free <sup>^</sup>   |
| 60 Day Notice Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)   | £1 +              | 2.70 tax free^  | 2.45 tax free^   |
| 90 Day Notice Cash ISA (1 <sup>st</sup> – 3 <sup>rd</sup> issue)   | £1 +              | 3.00 tax free^  | 2.75 tax free^   |
| 180 Day Notice Cash ISA (2 <sup>nd</sup> issue)  | £1 +              | 4.40 tax free^  | 4.00 tax free^   |
| Cash ISA   | £1 +              | 2.40 tax free^  | 2.15 tax free^   |
| Cash ISA Monthly Income Option   | £3,000 +          | 2.50 / 2.47 tax free^                                       | 2.15 / 2.13 tax free^  |
| Cash ISA (Reclassified Tessa Only ISA)   | £3,000 +          | 2.40 tax free^  | 2.15 tax free <sup>^</sup>   |
| Double Access Cash ISA (1 <sup>st</sup> issue)   | £1 +              | 4.50 tax free^  | 4.10 tax free^   |
| Easy Access Cash ISA (1 <sup>st</sup> and 2 <sup>nd</sup> issue)   | £1 +              | 2.10 tax free^  | 1.80 tax free^   |
| eSaver 180 Day Notice Cash ISA (1 <sup>st</sup> issue)   | £500 +            | 4.50 tax free^  | 4.10 tax free^   |
|  | AVER ACCOUNTS     |   |  |
| Cash Junior ISA (1 <sup>st</sup> issue)  | £1 +              | 4.00 tax free^  | 3.70 tax free^   |
| Young Regular Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue)  | £1 +              | 4.25  | 3.90   |
| Young Saver (1 <sup>st</sup> and 2 <sup>nd</sup> issue)  | £1 +              | 3.50  | 3.20   |
| Young Saver Bonus 5  | £1 +              | 2.50 (plus bonuses)   | 2.25 (plus bonuses)  |

\*On 12 May 2025 our Postal Tracker (1<sup>st</sup> issue), Tracker 90 (1<sup>st</sup> issue) and eTracker 90 (1<sup>st</sup> issue) products were reduced from 4.50% to 4.25%. Our Double Access Tracker Savings (1<sup>st</sup> issue) was also reduced from 2.25% to 2.00%.



## Summary Rate Reductions from 1 July 2025 Closed Issue Variable Rate SIPP & Business Deposit Accounts

| Product  | Account<br>Levels | Current Rate(s)<br>AER¹/Gross² (%) | Rate with effect from<br>1 July 2025<br>AER <sup>1</sup> /Gross <sup>2</sup> (%) |
|--|-------------------|------------------------------------|--|
| Business Deposit Account (1 <sup>st</sup> issue)   | £1,000 +          | 1.50                               | 1.25   |
| Business Deposit Maxi Account (1 <sup>st</sup> and 2 <sup>nd</sup> issue)                | £500 +            | 1.75                               | 1.50   |
| Business Deposit 30 Day Notice (1 <sup>st</sup> issue)                                   | £1,000 +          | 1.75                               | 1.50   |
| Business Deposit 40 Day Notice (1 <sup>st</sup> issue)                                   | £1,000 +          | 1.75                               | 1.50   |
| Business Deposit 90 Day Notice (2 <sup>nd</sup> and 3 <sup>rd</sup> issue)               | £1,000 +          | 3.00                               | 2.65   |
| Business Deposit 180 Day Notice (1 <sup>st</sup> – 3 <sup>rd</sup> issue)                | £1,000 +          | 3.75                               | 3.50   |
| Business Deposit 180 Day Notice (4 <sup>th</sup> issue)                                  | £1,000 +          | 4.25                               | 3.85   |
| Club & Charity 90 Day Notice (1 <sup>st</sup> issue)                                     | £1,000 +          | 3.00                               | 2.65   |
| Club & Charity 180 Day Notice (1 <sup>st</sup> issue)                                    | £1,000 +          | 4.25                               | 3.85   |
| Community Deposit Maxi Account<br>(1 <sup>st</sup> issue and 2 <sup>nd</sup> issue)      | £500 +            | 2.00                               | 1.75   |
| Easy Access Deposit Account (1 <sup>st</sup> issue)                                      | £1 +              | 1.50                               | 1.25   |
| SIPP Trust Cash Deposit Account Easy Access<br>(1 <sup>st</sup> issue)                   | £25,000 +         | 1.50                               | 1.25   |
| SIPP Trust Cash Deposit Account Pension 30<br>(2 <sup>nd</sup> & 5 <sup>th</sup> issues) | £25,000 +         | 1.75                               | 1.50   |
| SIPP Trust Cash Deposit Account Pension 90<br>(1 <sup>st</sup> – 5 <sup>th</sup> issues) | £25,000 +         | 2.50                               | 2.25   |
| SIPP Trust Cash Deposit Account Pension 180<br>(1 <sup>st</sup> issue)                   | £25,000 +         | 3.75                               | 3.50   |
| SIPP Trust Cash Deposit Account Pension 180<br>(3 <sup>rd</sup> issue)                   | £25,000 +         | 4.00                               | 3.65   |

