Our Savings Rates

Vernon Building Society

Effective from 17th August 2026

Tax-Free Accounts	Interest Rate % Tax-Free/AER*
Fixed-Rate ISA to 31st August 2027	4.00
Fixed-Rate ISA to 31st August 2028	4.10
Fixed-Rate ISA to 31st August 2029	4.25
Monthly Income Fixed-Rate ISA to 31st May 2029	4.02/4.10
Single Access ISA	3.60
90-Day Notice ISA	3.35
30-Day Notice ISA	2.85
Easy Access ISA	2.35
Regular Saver ISA	
£0-£24,999 (With bonus)	3.00
Amounts over £25,000 (With bonus)	2.35
Without bonus	2.35
Junior ISA	3.75

Personal Accounts	Gross/AER*
Fixed-Rate Bond to 31st August 2027	4.00
Fixed-Rate Bond to 31st August 2028	4.10
Fixed-Rate Bond to 31st August 2029	4.25
Monthly Income Fixed-Rate Bond to 30th June 2029	4.02/4.10
Easy Access	1.90
Triple Access	3.40
35-Day Notice	3.15
Online Regular Saver	5.75
Instant Access	0.00
Young Regular Saver	3.75
Young Saver Easy Access	3.00

Business & Charity Accounts	Gross/AER*
Business Fixed-Rate Bond to 31st August 2027	3.50
35-Day Notice Business Account	2.80
Client Account Interest paid monthly	2.23/2.25
Charities Fixed-Rate Bond to 31st August 2027	3.50
35-Day Notice Charity Account	2.80
Charities, Clubs & Associations	1.65

*Interest rate terms explained:

Gross means we do not take income tax off the interest.

Tax-Free means you do not pay income tax on the interest.

AER (Annual Equivalent Rate) differs from the Gross annual interest rate if interest is paid more than once a year. If interest is added to the account, it also earns interest, and the AER reflects this by showing the rate as if interest were paid annually.

Our Closed Account Rates

Effective from 23rd March 2026

Tax-Free Accounts	Interest Rate % Tax-Free/AER*
Help to Buy ISA	**3.00**
Personal Accounts	**Gross/AER***
60-Day Direct	**2.75**
Easy Access Direct	**1.60**
Sure Start Interest paid twice yearly: 31 Dec & 30 Jun	**2.98/3.00**
Regular Saver Reward	
£0-£24,999 (With bonus)	**2.45**
Amounts over £25,000 (With bonus)	**1.85**
Without bonus	**1.85**
Business & Charity Accounts	**Gross/AER***
Business/Limited Company Reserve	**0.80**
Company Deposit	**1.00**
Property Lettings and Management Agents	**2.25**
Solicitor Client Deposit Account	**2.25**
Solicitor Will Trust Account	**2.25**

*Interest rate terms explained:

Gross means we do not take income tax off the interest.

Tax-Free means you do not pay income tax on the interest.

AER (Annual Equivalent Rate) differs from the Gross annual interest rate if interest is paid more than once a year. If interest is added to the account, it also earns interest, and the AER reflects this by showing the rate as if interest were paid annually.