

Our Savings Rates

Effective from 1st February 2026



	New Rate % (from 01/02/2026)	Current Rate %
Tax Free Savings	Tax-Free/AER*	Tax-Free/AER*
90-Day Notice ISA	No change	3.35
Easy Access ISA	2.35	2.50
Regular Saver ISA		
£0-£24,999 (With bonus)	3.00	3.15
Amounts over £25,000 (With bonus)	2.35	2.50
Without bonus	2.35	2.50
Personal Accounts	Gross/AER*	Gross/AER*
Easy Access	1.90	2.00
35-Day Notice	No change	3.15
Online Regular Saver	No change	5.75
Young Saver Easy Access	3.00	3.10
Instant Access	No change	0.00
Non-Personal Accounts	Gross/AER*	Gross/AER*
Charities, Clubs & Associations	1.65	1.80
35-Day Notice Charity Account	No change	2.80
35-Day Notice Business Account	No change	2.15
Client Account Interest paid monthly	2.23/2.25	2.33/2.35

All accounts receive interest annually on 31st March unless stated otherwise.

***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.

Want to know more about how your savings account works? Visit thevernon.co.uk, pop into your local branch, or give us a call on 0161 429 6262.



Vernon Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number 195475).

We are also a participant in the Financial Services Compensation Scheme (FSCS). Details of the scheme can be obtained from www.fscs.org.uk.

Our Savings Rates Closed Accounts



Effective from 1st February 2026

	New Rate % (from 01/02/2026)	Current Rate %
Tax Free Savings	Tax-Free/AER*	Tax-Free/AER*
Help to Buy ISA	3.00	3.15
Personal Accounts	Gross/AER*	Gross/AER*
60-Day Direct	2.75	2.90
Easy Access Direct	1.60	1.80
Sure Start Interest paid twice yearly: 31 Dec & 30 Jun	2.98/3.00	3.08/3.10
Regular Saver Reward		
£0-£24,999 (With bonus)	2.45	2.60
Amounts over £25,000 (With bonus)	1.85	2.00
Without bonus	1.85	2.00
Non-Personal Accounts	Gross/AER*	Gross/AER*
Business/Limited Company Reserve	0.80	1.00
Company Deposit	1.00	1.15
Property Lettings and Management Agents	2.25	2.35
Solicitor Client Deposit Account	2.25	2.35
Solicitor Will Trust Account	2.25	2.35

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