

Our Savings Rates

Effective from 1st September 2024

Accounts available

	Rate from 1 st Sept 2024 %	Rate until 31 st Aug 2024 %
Tax Free Accounts	Tax-Free ¹ / AER ³	Tax-Free ¹ / AER ³
90 Day Notice ISA	4.10	4.25
Easy Access ISA	3.35	3.45
Regular Saver ISA With bonus		
£0-£24,999	4.00	4.15
£25,000+	3.35*	3.45*
Without bonus	3.35	3.45
Personal Accounts	Gross ² / AER ³	Gross ² / AER ³
35 Day Notice	3.95	4.10
Easy Access	2.90	3.05
Online Regular Saver	6.50	6.50
Young Saver Easy Access	3.85	4.00
Fixed Rate Bond to 31 st August 2025**	4.15	4.15
Monthly Income Fixed Rate Bond to 30 th Sep 2026**	3.45 ⁽²⁾ 3.50 ⁽³⁾	3.45 ⁽²⁾ 3.50 ⁽³⁾
Centenary Fixed rate bond to 30 th April 2026**	4.50	4.50
Centenary Fixed rate bond to 30 th April 2027**	4.50	4.50
Non - Personal Accounts	Gross ² / AER ³	Gross ² / AER ³
Charities Clubs & Associations	2.15	2.30
35 Day Notice Charity Account	3.15	3.30
35 Day Notice Business Account	3.00	3.10
Solicitor Client Deposit Account	3.10	3.20
Client Account (Non- Designated) Interest paid monthly	3.06 ⁽²⁾ 3.10 ⁽³⁾	3.15 ⁽²⁾ 3.20 ⁽³⁾
Solicitor Will Trust Account	3.10	3.20
Transactional Accounts	Gross ² / AER ³	Gross ² / AER ³
Instant Access	0.00	0.00

Accounts no longer available

	Rate from 1 st Sept 2024 %	Rate until 31 st Aug 2024 %
Personal Accounts	Gross ² / AER ³	Gross ² / AER ³
60 Day Direct	3.90	4.10
Easy Access Direct	2.80	3.05
Regular Saver Reward With bonus		
£0-£24,999	3.60	3.75
£25,000+	2.90*	3.05*
Without bonus	2.90	3.05
Advantage/Sure Start Interest paid twice yearly: 31 Dec & 30 Jun	3.81 ⁽²⁾ 3.85 ⁽³⁾	3.96 ⁽²⁾ 4.00 ⁽³⁾
Tax Free Accounts	Tax-Free ¹ / AER ³	Tax-Free ¹ / AER ³
Help to Buy ISA	4.00	4.15
Non - Personal Accounts	Gross ² / AER ³	Gross ² / AER ³
Business/Limited Co Reserve	1.95	2.10
Company Deposit	1.95	2.10
Property Lettings and Management Agents	3.10	3.20

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

Definitions

¹Tax-Free means that interest is not subject to income tax.

²Gross Rate is the interest rate without tax deducted.

³AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

* Payable on the balance above £25,000

**Subject to availability - may be withdrawn at short notice



Protected

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