



Savings rate change effective 5th March 2025

The Society has reviewed the interest rates payable on our variable rate savings products. The interest rates on the following savings accounts will reduce by 0.25% effective from 5th March 2025.

Savings Accounts

Account	Current Rate Gross*/AER***	New Rate Gross*/AER***
Branch Instant Access Saver Account	£1 - £49,999 - 2.30% £50,000 + - 2.50%	£1 - £49,999 - 2.05% £50,000 + - 2.25%
Investment Share	2.25%	2.00%
Progressive Saver	2.75%	2.50%
Clockwork Regular Saver (Issue 2)	3.50%	3.25%
Start Up Account	3.75%	3.50%
Children's Clockwork Regular Saver	4.00%	3.75%
Trust - 40 Day Notice Account	2.25%	2.00%

Cash ISAs

Account *closed to new business	Current Rate Tax-free**/AER***	New Rate Tax-free**/AER***
Clockwork Regular ISA Saver (Issue 2)	3.50%	3.25%
Cash ISA Issue 6	£10 - £19,999 - 3.35% £20,000 - £29,999 - 3.40% £30,000 - £69,999 - 3.45% £70,000 + - 3.50%	£10 - £19,999 - 3.10% £20,000 - £29,999 - 3.15% £30,000 - £69,999 - 3.20% £70,000 + - 3.25%
Cash Junior ISA	4.00%	3.75%

Business Accounts

Account	Current Rate Gross*/AER***	New Rate Gross*/AER***
Business Instant Access Saver Account	2.25%	2.00%
Business 90 Day Notice Account Issue 2	3.50%	3.25%

*Gross rate quoted is the taxable rate of interest without deduction of income tax.

**Tax-free account which means the interest paid is exempt from income tax.

***AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. This will enable you to compare more easily the return you can expect from your savings over time.