

Current Issues - Variable Rate Savings Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Rates effective from 22 September 2025 *Gross p.a. %	**AER %
Manchester Base Rate Tracker ISA	Annually	£1 - £1,000,000	4.15	4.15	-	-
	Monthly		4.07	4.15	-	-
Manchester Rainy Day Saver (Issue 1) <small>Bonus rate paid where one withdrawal or less are made per anniversary year.</small>	Annually incl bonus	£1 - £1,000,000	4.15	4.15	4.25	4.25
	Annually excl bonus		1.70	1.70	1.90	1.90
Manchester Single Access ISA (Issue 1)* <small>Bonus rate paid where one withdrawal or less are made per anniversary year.</small>	Annually incl bonus	£1+	3.65	3.65	3.80	3.80
	Annually excl bonus	£1+	1.70	1.70	1.90	1.90
Manchester Double Access ISA (Issue 1)* <small>Bonus rate paid where two withdrawals or less are made per anniversary year.</small>	Annually incl bonus	£1+	3.45	3.45	3.55	4.25
	Annually excl bonus	£1+	1.70	1.70	1.90	1.90
Manchester Easy Saver	Annually	£1 - £1,000,000	1.80	1.80	2.00	2.00
	Monthly		1.79	1.79	1.98	2.00
Manchester Easy Access ISA*	Annually	£1+	1.80	1.80	2.00	2.00
	Monthly	£1+	1.79	1.79	1.98	2.00
Regular Saver (Issue 1)	Annually	£1 - £12,000	5.40	5.40	5.50	5.50

*Available from 15 Dec 2025.

Closed Issues - Variable Rate ISA Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Rates effective from 4 September 2025 *Gross p.a. %	**AER %
Easy Access Cash ISA	Annually	£1,000+	1.80	1.80	2.00	2.00

Closed Issues - Variable Rate Saver Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Rates effective from 4 September 2025 *Gross p.a. %	**AER %
Easy Access Saver	Annually	£1,000 - £75,000	1.80	1.80	2.00	2.00
Festive Regular Saver <small>Branch only, available from 14 Nov 2025</small>	Annually	£1 - £1,800	6.50	6.50	-	-
120 Day Notice Saver <small>120 days notice, no penalty options.</small>	Annually	£1,000 - £75,000	2.75	2.75	3.00	3.00

Closed Issues - Variable Rate Business Savings Accounts

Effective from 21 January 2026 (unless stated otherwise)

Account	Interest Paid	Balance	New Interest Rates		Previous Interest Rates	
			Rates effective from 21 January 2026 *Gross p.a. %	**AER %	Rates effective from 4 September 2025 *Gross p.a. %	**AER %
Easy Access Business Saver	Annually	£10,000 - £75,000	2.15	2.15	2.45	2.45

Please refer to the Product Special Conditions and the Savings General Terms and Conditions for full product details. **Gross' means the contractual rate of interest. ***AER' stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to your account each year. ISA interest is paid tax-free, which means it's exempt from income tax. "Tax-free" refers to the contractual rate of interest payable, where interest is exempt from income tax. The tax information provided is based on the current law and HM Revenue & Customs practice, both of which may change.

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