

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		Rates effective from 22 September 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
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
Festive Regular Saver <small>Branch only, available from 14 Nov 2025</small>	Annually	£1 - £1,800	6.50	6.50	-	-

*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		Rates effective from 4 September 2025	
			*Gross p.a. %	**AER %	*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		Rates effective from 4 September 2025	
			*Gross p.a. %	**AER %	*Gross p.a. %	**AER %
Easy Access Saver	Annually	£1,000 - £75,000	1.80	1.80	2.00	2.00
35 Day Notice Saver <small>35 days notice, no penalty options.</small>	Annually	£1,000 - £75,000	1.90	1.90	2.10	2.10
45 Day Notice Saver <small>45 days notice, no penalty options.</small>	Annually	£1,000 - £75,000	1.95	1.95	2.15	2.15
60 Day Notice Saver <small>60 days notice, no penalty options.</small>	Annually	£1,000 - £75,000	1.95	1.95	2.15	2.15
90 Day Notice Saver <small>90 days notice, no penalty options.</small>	Annually	£1,000 - £75,000	2.00	2.00	2.20	2.20
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		Rates effective from 4 September 2025	
			*Gross p.a. %	**AER %	*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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