

## 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 %
<b>Manchester Rainy Day Saver (Issue 1)</b> Bonus rate paid where one withdrawal or less are made per anniversary year.	Annually incl bonus Annually excl bonus	£1 - £1,000,000	4.15 1.70	4.15 1.70	4.25 1.90	4.25 1.90
<b>Manchester Single Access ISA (Issue 1)*</b> Bonus rate paid where one withdrawal or less are made per anniversary year.	Annually incl bonus Annually excl bonus	£1+	3.65 1.70	3.65 1.70	3.80 1.90	3.80 1.90
<b>Manchester Double Access ISA (Issue 1)*</b> Bonus rate paid where two withdrawals or less are made per anniversary year.	Annually incl bonus Annually excl bonus	£1+	3.45 1.70	3.45 1.70	3.55 1.90	4.25 1.90
<b>Manchester Easy Saver</b>	Annually Monthly	£1 - £1,000,000	1.80 1.79	1.80 1.79	2.00 1.98	2.00 2.00
<b>Manchester Easy Access ISA*</b>	Annually Monthly	£1+	1.80 1.79	1.80 1.79	2.00 1.98	2.00 2.00
<b>Regular Saver (Issue 1)</b>	Annually	£1 - £12,000	5.40	5.40	5.50	5.50
<b>Festive Regular Saver</b> Branch only, available from 14 Nov 2025	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 *Gross p.a. %	**AER %	Rates effective from 4 September 2025 *Gross p.a. %	**AER %
<b>Easy Access Cash ISA</b>	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 %
<b>Easy Access Saver</b>	Annually	£1,000 - £75,000	1.80	1.80	2.00	2.00
<b>35 Day Notice Saver</b> 35 days notice, no penalty options.	Annually	£1,000 - £75,000	1.90	1.90	2.10	2.10
<b>45 Day Notice Saver</b> 45 days notice, no penalty options.	Annually	£1,000 - £75,000	1.95	1.95	2.15	2.15
<b>60 Day Notice Saver</b> 60 days notice, no penalty options.	Annually	£1,000 - £75,000	1.95	1.95	2.15	2.15
<b>90 Day Notice Saver</b> 90 days notice, no penalty options.	Annually	£1,000 - £75,000	2.00	2.00	2.20	2.20
<b>120 Day Notice Saver</b> 120 days notice, no penalty options.	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 %
<b>Easy Access Business Saver</b>	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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