

Manchester Easy Access Saver



Summary Box		
Account Name	Manchester Easy Access Saver	
What is the interest rate?	Annual Interest (Variable)	Monthly Interest (Variable)
	2.00% gross pa*/AER**	1.98% gross pa*/2.00% AER**
	Interest is paid: Annually, on the anniversary of the day we receive your initial Deposit.	Interest is paid: Monthly, on the day of the month we receive your initial Deposit.
Can Manchester Building Society change the interest rate?	Yes, we can change the rate of interest payable on this account. The account is a variable rate account which means the rate of interest paid may change throughout the lifetime of the account. Please refer to the 'Interest, Charges and Changes' section of the Manchester Building Society Savings General Terms & Conditions, which sets out the reasons for which we may change the interest rate and the procedure for doing so.	
What would the estimated balance be after 12 months of account opening based on a £1,000 deposit?	Balance after 12 months Deposit at account opening: £1,000.00 Interest earned over 12 months: £20.00 Balance after 12 months: £1,020.00	
	Please note: This projection is provided for illustrative purposes only and does not take into account the customer's individual circumstances. This example assumes the interest rate doesn't change, no further Deposits or withdrawals are made and interest earned is paid to this account annually or monthly. The estimated balance is based on the annual gross interest rate.	
How do I open and manage my account?	Opening your account: In branch or online. For existing online customers, you can also log in to your Manchester Building Society account to apply.	
	Giving us instructions for your account: In branch, by post, by telephone, or by secure message (for accounts opened and operated online).	
	Minimum Opening Deposit: £1	
	Maximum Opening Deposit: £1 million	
	Maximum Account Balance: £1 million (plus any resulting interest)	
Can I withdraw money?	Withdrawals/transfers can be made penalty free without notice.	
Additional Information	Tax Status: Interest will be paid gross* which means no tax is deducted. It is your responsibility to pay any tax due, based on your individual circumstances.	

*"Gross" interest is the contractual rate of interest, without the deduction of tax.

**"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.

Definitions:

A "Deposit" is defined as a minimum investment of £1.

A "Working Day" is defined as any day except Saturday, Sunday or English Bank Holidays.

Product Special Conditions

These Product Special Conditions and the Manchester Building Society Savings General Terms and Conditions will apply effective from the date of account opening. In the event of a conflict, these Product Special Conditions will prevail.

1. This account can be held in single or joint names.
2. This account is offered on a limited basis and may be withdrawn at any time and without notice. We will not inform you personally when the account is withdrawn.
3. Deposits may only be made from a nominated bank or building society account in your name.
4. After placing your initial Deposit of at least £1, you may make unlimited further Deposits or withdrawals penalty free, subject to the minimum and maximum balances shown above.
5. Withdrawals/transfers to another account can only be made to Manchester Building Society easy access account in your name or nominated bank or building society account in your name.
6. Interest is calculated daily and can be paid to this account, to another Manchester Building Society easy access account in your name or to a nominated bank or building society account in your name.
7. Should the annual or monthly date for interest payment purposes be a Working Day, then any monthly interest paid to a nominated bank or building society account will be paid on that day. Otherwise, it will be paid on the following Working Day.
8. If any monthly interest payable is less than £1, we will not pay this to your nominated bank or building society account. The amount due will be accrued on this account and will be paid once the cumulative interest earned is greater than £1.
9. Details correct as at 17th September 2025.