

Variable Rate Savings Accounts

Effective from 4 September 2025
(unless otherwise stated)

Current Issues

Product Name	Gross p.a.%	AER%
Manchester Rainy Day Saver		
Annual Interest (inc. bonus) £1 - £1,000,000	4.25	4.25
Annual Interest (exc. bonus) £1 - £1,000,000	1.90	1.90
Conditional bonus rate paid where one withdrawal or less is made per anniversary year.		
Manchester Easy Saver		
Annual Interest £1 - £1,000,000	2.00	2.00
Monthly Interest £1 - £1,000,000	1.98	2.00
Manchester Regular Saver (Issue 1)		
Annual Interest £1 - £12,000	5.50	5.50

Closed Issues - ISAs

Product Name	Tax-free p.a.%	AER%
Easy Access Cash ISA		
Annual Interest £1,000+	2.00	2.00
35 Day Notice Cash ISA		
Annual Interest £1,000+	2.10	2.10
35 days notice or 35 day interest penalty. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
45 Day Notice Cash ISA		
Annual Interest £1,000+	2.15	2.15
45 days notice or 45 day interest penalty. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		

Closed Issues - Saver Accounts

Product Name	Gross p.a.%	AER%
35 Day Notice Saver		
Annual Interest £1,000 - £75,000	2.10	2.10
35 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
45 Day Notice Saver		
Annual Interest £1,000 - £75,000	2.15	2.15
45 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
60 Day Notice Saver		
Annual Interest £1,000 - £75,000	2.15	2.15
60 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
90 Day Notice Saver		
Annual Interest £1,000 - £75,000	2.20	2.20
90 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
120 Day Notice Saver		
Annual Interest £1,000 - £75,000	3.00	3.00
120 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
Easy Access Saver		
Annual Interest £1,000 - £75,000	2.00	2.00

Closed Issues - Business Saver Accounts

Product Name	Gross p.a.%	AER%
Easy Access Business Saver		
Annual Interest £10,000 - £75,000	2.45	2.45
45 Day Notice Business Saver		
Annual Interest £10,000 - £75,000	2.50	2.50
45 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
60 Day Notice Business Saver		
Annual Interest £10,000 - £75,000	2.50	2.50
60 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		
90 Day Notice Business Saver		
Annual Interest £10,000 - £75,000	2.70	2.70
90 days notice, no penalty options. Withdrawals and closures are available without notice or penalty up to and including 26th September 2025.		

Important Information

Please refer to the Product Special Conditions and the Savings General Terms & Conditions for full product details.

- 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 our understanding of current law and HM Revenue & Customs practice, both of which may change.
- Please refer to the gov.uk website for details on the different tax thresholds and what action may be required by yourself.
- We can deduct any tax from the rate of interest where we're allowed to do so by law.
- If you are responsible for tax in a country other than the UK, or in addition to any UK tax responsibility you may have, we may provide details of your Account to the tax authorities of these other countries if we're required to do so by law.
- It is your responsibility to pay any tax due, based on your individual circumstances.
- '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.

Whenever Manchester revises its rates, notification and details of any changes are always published in the following ways:

- Notices displayed in all of our branches; or
- On our website: manchester.co.uk

If you have a fixed rate account, the interest rates are not included here. Please refer to your terms and conditions for the interest rate payable as this will not change before the maturity date.

Manchester Building Society is a trading name of Newcastle Building Society, whose Principal Office is 1 Cobalt Park Way, Wallsend, NE28 9EJ. References to 'our' 'us' 'we' and 'the Society' refer to Newcastle Building Society. References to 'NBS Group' or 'Newcastle Building Society Group' refer to Newcastle Building Society, the trading names under which it operates (Manchester Building Society and Newcastle for Intermediaries) and its subsidiary companies. Newcastle Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under Registration No. 156058 (<https://www.fca.org.uk/firms/financial-services-register>). MAN081 (Sept 2025)