

# Current Interest Rates Summary



Rates as at 24 October 2017

VARIABLE RATE ACCOUNTS	Minimum & Maximum Investments ♦	Interest Frequency	Account Levels	AER % *	Gross Rate %p.a. x
<b>EASY ACCESS COMMUNITY SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice or loss of interest</li> </ul> <b>L M C</b>	£1 to £400,000	31 December	£1 +	0.25	0.25
<b>30 DAY COMMUNITY SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 30 days written notice</li> </ul> <b>L M C</b>	£1 to £400,000	31 December	£1 +	0.50	0.50
<b>90 DAY COMMUNITY SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 90 days written notice</li> </ul> <b>L M C</b>	£1 to £400,000	31 December	£1 +	1.00	1.00
<b>REGULAR SAVINGS (4th issue)</b> <ul style="list-style-type: none"> <li>AER*/Gross* Rate includes 1% bonus paid for the first 12 months</li> <li>2 withdrawals per calendar year can be made without notice or loss of interest. Additional withdrawals are subject to the loss of 90 days interest on the amount withdrawn</li> <li>Closure is subject to the loss of 90 days interest on the closing balance if 2 or more withdrawals have been made in the year of closure</li> </ul> <b>L M</b>	Minimum £10 per month - Maximum £250 per month  Maximum balance £25,000	31 December	£10 +	2.25	2.25
<b>MONTHLY INCOME (3rd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 30 days written notice</li> </ul>	£10,000 to £250,000	Monthly	£10,000 +	0.80	0.80
<b>FIXED TERM BONDS</b>					
<b>2 YEAR FIXED RATE BOND (45th issue)</b> <ul style="list-style-type: none"> <li>No withdrawals or early closure allowed</li> <li>Monthly income option available</li> </ul>	£500 to £400,000	31 December and on maturity  Monthly	£500 +  £500 +	1.50  1.50	1.50  1.49
<b>3 YEAR FIXED RATE BOND (37th issue)</b> <ul style="list-style-type: none"> <li>No withdrawals or early closure allowed</li> <li>Monthly income option available</li> </ul>	£500 to £400,000	31 December and on maturity  Monthly	£500 +  £500 +	1.65  1.65	1.65  1.64
<b>5 YEAR FIXED RATE BOND (6th issue)</b> <ul style="list-style-type: none"> <li>No withdrawals or early closure allowed</li> <li>Monthly income option available</li> </ul>	£500 to £400,000	31 December and on maturity  Monthly	£500 +  £500 +	1.75  1.75	1.75  1.74
<b>TAX FREE ACCOUNTS ^</b>					
<b>EASY ACCESS CASH ISA (formerly Easy Access Cash NISA) (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice or loss of interest</li> <li>Transfers in are allowed</li> </ul>	£1 to a maximum of £20,000 in the 2017/18 tax year	5 April	£1 +	0.80 tax free^	0.80 tax free^
<b>60 DAY NOTICE CASH ISA (2nd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 60 days written notice</li> <li>Transfers in are allowed</li> </ul>	£1 to a maximum of £20,000 in the 2017/18 tax year	5 April	£1 +	0.95 tax free^	0.95 tax free^
<b>1 YEAR FIXED RATE CASH ISA (10th issue)</b> <ul style="list-style-type: none"> <li>No withdrawals allowed</li> <li>Early closure subject to the loss of 90 days interest</li> <li>Transfers in are not allowed</li> </ul>	£500 to a maximum of £20,000 in the 2017/18 tax year	On maturity	£500 +	1.20 tax free^	1.20 tax free^

CHILDREN'S ACCOUNTS	Minimum & Maximum Investments ♦	Interest Frequency	Account Levels	AER % *	Gross Rate %p.a. x
<b>CASH JUNIOR ISA (1st issue)</b> <ul style="list-style-type: none"> <li>Available to all UK resident children aged under 18 who do not have a Child Trust Fund</li> <li>No withdrawals allowed except in exceptional circumstances</li> </ul>	£1 to a maximum of £4,128 in the 2017/18 tax year	5 April	£1 +	2.55 tax free <sup>^</sup>	2.55 tax free <sup>^</sup>
<b>L M</b>					
<b>YOUNG REGULAR SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>2 withdrawals per calendar year can be made without notice or loss of interest. Additional withdrawals are subject to the loss of 90 days interest on the amount withdrawn</li> <li>Closure is subject to the loss of 90 days interest of the closing balance if 2 or more withdrawals have been made in the year of closure</li> </ul>	Minimum £1 per month - Maximum £500 per month Maximum balance £250,000	31 December	£1 +	2.50	2.50
<b>L M</b>					
<b>YOUNG SAVER (1st issue)</b> <ul style="list-style-type: none"> <li>6 withdrawals per calendar year can be made without notice or loss of interest. Additional withdrawals are subject to the loss of 30 days interest on the amount withdrawn</li> <li>Closure is subject to the loss of 30 days interest of the closing balance if 6 or more withdrawals have been made in the year of closure</li> </ul>	£1 to £25,000	31 December	£1 +	2.00	2.00
<b>L M</b>					
<b>POSTAL ACCOUNTS</b>					
<b>POSTAL SAVINGS 90 DAY NOTICE (3rd issue)</b> <ul style="list-style-type: none"> <li>AER*/Gross* Rate includes 0.25% bonus paid for the first 12 months</li> <li>Withdrawals or closure are subject to 90 days written notice</li> </ul>	£1,000 to £250,000	31 December	£1,000 +	1.25	1.25
<b>SIPP ACCOUNTS</b>					
Available exclusively via specialist SIPP providers/administrators for the cash deposit element of a Self Invested Personal Pension scheme registered with H M Revenue & Customs. Eligible SIPP investors should contact their financial advisor for more information					
<b>SIPP TRUST CASH DEPOSIT ACCOUNT – EASY ACCESS (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice or loss of interest</li> </ul>	£25,000 to £250,000	31 December	£25,000 +	0.20	0.20
<b>SIPP TRUST CASH DEPOSIT ACCOUNT – PENSION 30 (5th issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 30 days written notice or the loss of 30 days interest</li> </ul>	£25,000 to £500,000	31 December	£25,000 +	0.40	0.40
<b>SIPP TRUST CASH DEPOSIT ACCOUNT - PENSION 90 (2nd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or early closure are subject to 90 days written notice</li> </ul>	£25,000 to £500,000	31 December	£25,000 +	0.90	0.90
<b>COMMUNITY ACCOUNTS</b>					
Available to clubs, associations and registered charities					
<b>COMMUNITY DEPOSIT MAXI ACCOUNT (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 30 days written notice or the loss of 30 days interest on the amount withdrawn</li> </ul>	£500 to £500,000	31 December	£500 +	1.25	1.25
<b>L</b>					
<b>DEPOSIT ACCOUNTS</b>					
Available to sole traders, partnerships, corporate bodies, unincorporated businesses, clubs, associations and registered charities only					
<b>EASY ACCESS DEPOSIT (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure without notice or loss of interest</li> </ul>	£1 to £400,000	31 December	£1 + £10,000 +	0.10 0.30	0.10 0.30
Available to sole traders, partnerships, corporate bodies and unincorporated businesses only					
<b>BUSINESS DEPOSIT 40 DAY NOTICE (1st issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or closure are subject to 40 days written notice</li> </ul>	£1,000 to £250,000	31 December	£1,000 +	0.70	0.70
<b>BUSINESS DEPOSIT 90 DAY NOTICE (2nd issue)</b> <ul style="list-style-type: none"> <li>Withdrawals or early closure are subject to 90 days written notice</li> </ul>	£1,000 to £250,000	31 December	£1,000 +	1.05	1.05

Please read in conjunction with individual product terms and conditions (see promotional leaflet(s) or website for details)

Closed account interest rates can be found on our website, or in any of our branches

- ◆ Unless stated differently in individual product terms and conditions the usual maximum investment holding is £400,000. Where more than one account is held the maximum holding is £400,000 per person in total.
- \* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. AERs on the Monthly Income account assume interest is added to the account each month although in practice the option to have interest added in this way is not available.
- x The gross rate is the contractual rate of interest payable before the deduction of income tax.
- ^ Tax free means exempt from UK income and capital gains tax in the hands of the investor.

**L** Exclusively available to savers resident in Nottinghamshire, Derbyshire or South Yorkshire

**M** Exclusively available to existing members who have a minimum of 1 years continuous membership

**C** In addition to the interest paid on the account, a donation equivalent of 0.10% of the average total balances invested in all Community Saver accounts will be donated by the Society to our Charitable Trust each year

Withdrawals are subject to individual product terms and conditions and may be subject to branch withdrawal limits.

Interest rates variable unless otherwise stated.

Changes to variable savings rates are announced in accordance with the General Account Terms and Conditions.

Current and previous interest rates can also be viewed on our website [www.mansfieldbs.co.uk](http://www.mansfieldbs.co.uk)

Products may be withdrawn without notice by The Mansfield Building Society.

Apart from existing members living abroad, all savings accounts are exclusively available to United Kingdom residents.

## Charitable Assignment

All new customers opening a savings account will be required to sign a declaration agreeing to assign any windfall conversion benefits to the Charities Aid Foundation. This assignment will apply for the first 5 years of membership. Existing members with continuous membership prior to the effective date are not affected. Our Charitable Assignment Scheme leaflet provides full details.

## Important Information About Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us on 01623 676300, ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call the FSCS on 0800 6781100. Please note *only* compensation related queries should be directed to the FSCS.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference number 206049

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