

Savings Rates

SWANSEA
BUILDING SOCIETY

Established 1923

Our Range of Savings Accounts

Account Name	Minimum Account Opening Balance*	Minimum Account Operating Balance**	Annual Interest
			GROSS/AER†
Instant Access Saver	£1	£1	3.05%
Regular Monthly Saver	£25 - £1,500 per calendar month	£1	Gross = 4.00% AER = 4.07%
90 Day Notice	£1	£1	Gross = 3.55% AER = 3.61%
Cash ISA Instant Access	£1	£1	3.05%
Cash ISA 90 Day Notice	£1	£1	3.55%
First Adult Saver (Only available to customers aged 18-40)	£1	£1	Gross = 3.25% AER = 3.29%
Young Saver	£1	£1	Gross = 4.00% AER = 4.07%
Junior Cash ISA	£1	£1	4.00%
Business Instant Access Saver	£1	£1	2.50%
Business 90 Day Notice	£1	£1	Gross = 3.00% AER = 3.04%

Fixed/Variable Rate Bonds

The Society will from time to time offer Fixed/Variable Rate Bonds dependent upon market conditions. Full details about our Fixed/Variable Rate Bonds currently available, including interest rates can be found on our web-site or by visiting any of our branches.

Interest Rates for Savings Accounts no longer available

Account Name	Minimum Account Operating Balance	Annual Interest
		GROSS/AER†
Cygnnet/Swans Junior	£1	Gross = 4.00% AER = 4.07%

www.swansea-bs.co.uk

These INTEREST RATES are variable. They may be amended in response to changing economic conditions or as required in the interests of financial expediency and the prudent management of the Society. If you require details of the current interest rate payable on your account, please contact your local branch office where our friendly and experienced staff will provide this information to you.

The maximum balance that can be held across all accounts held with the Society is £15m.

Interest rates may vary but are correct at the time of going to print (OCT 2025)

* The minimum account opening balance is the minimum amount that must be deposited at the time of the account opening.

** The minimum account operating balance is the minimum balance that must be maintained in the account for it to remain open.



Protected

† GROSS The Gross rate is the contractual rate of interest before the deduction of income tax.

† AER The Annual Equivalent Rate illustrates what the interest rate would be if interest was paid and added each year.

Swansea Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206066



Just one last thing you need to know.

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The Gross rate is the contractual rate of interest before the deduction of income tax.

† AER

Stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.



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