Our Range of Branch Savings Accounts – 1 November 2026

† For definition of GROSS/ AER please see the back page

Account Name	Minimum Account Opening Balance*	Minimum Account Operating Balance**	Annual Interest GROSS/AER †	Tax Status	Withdrawal Arrangements
Instant Access Saver	£1	£1	3.25%	GROSS	No notice or penalties
90 Day Notice	£1	£1	GROSS = 4.00% AER = 4.07%	GROSS	All withdrawals are subject to 90 days notice without loss of interest. Earlier access is not permitted except in exceptional circumstances
Cash ISA Instant Access	£1	£1	3.25%	TAX FREE	No notice or penalties
Cash ISA 90 Day Notice	£1	£1	4.00%	TAX FREE	All withdrawals are subject to 90 days notice without loss of interest. Earlier access is not permitted except in exceptional circumstances
First Adult Saver Account (Only available to customers aged 18-40)	£1	£1	GROSS = 3.50% AER = 3.53%	GROSS	All withdrawals are subject to 7 days notice without loss of interest. Earlier access is not permitted except in exceptional circumstances
Regular Monthly Saver	£25 - £2,500 per calendar month	£1	GROSS = 4.00% AER = 4.07%	GROSS	No notice or penalties
Young Saver	£1	£1	GROSS = 4.00% AER = 4.07%	GROSS	No notice or penalties
Junior ISA	£1	£1	4.00%	TAX FREE	No withdrawals permitted
Business Instant Access Saver	£1	£1	3.25%	GROSS	No notice or penalties
Business 90 Day Notice	£1	£1	GROSS = 3.75% AER = 3.82%	GROSS	All withdrawals are subject to 90 days notice without loss of interest. Earlier access is not permitted except in exceptional circumstances

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.

*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.

Interest Rates for Savings Accounts no longer available

Account Name	Minimum Account Opening Balance*	Minimum Account Operating Balance**	Annual Interest GROSS/AER †
Cygnet / Swans Junior Account	£1	£1	GROSS = 4.00% AER = 4.07%

The maximum balance that can be held across all accounts held with the Society is **£1.5m.** (Please note certain savings products may have individual product limits. Please see the individual product web pages or ask our staff for more information.)

Our Savings products are only available to new applicants residing in Wales or existing members (living in the United Kingdom).
If your account name is not shown above, the interest rate that applies will be the same as the Instant Access Saver Account.

All Accounts can be managed in branch, by post, by email & online (app included).

Just one last thing you need to know.

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.

† **GROSS**
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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Competitive savings rates, available online, mobile app or in branch.

SWANSEA BUILDING SOCIETY
Established 1923

www.swansea-bs.co.uk

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Cowbridge
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01446 506000 | cowbridge@swansea-bs.co.uk

Mumbles
496 Mumbles Road, Swansea SA3 4BX
01792 739200 | mumbles@swansea-bs.co.uk

Swansea
1-4 Portland Street, Swansea SA1 3DH
01792 739100 | swansea@swansea-bs.co.uk

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

Saving for the Future you want



Branch Savings Accounts and Interest Rates
Effective 1st November 2026

FSCS PROTECTED
Limit £120,000

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Established 1923