## 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.

## OPEN ONLINE, MANAGE EFFORTLESSLY


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

SWANSEA BUILDING SOCIETY
Established 1923

**www.swansea-bs.co.uk**

**Carmarthen**
13-14 Lammas Street, Carmarthen SA31 3AQ
01267 611950 | carmarthen@swansea-bs.co.uk

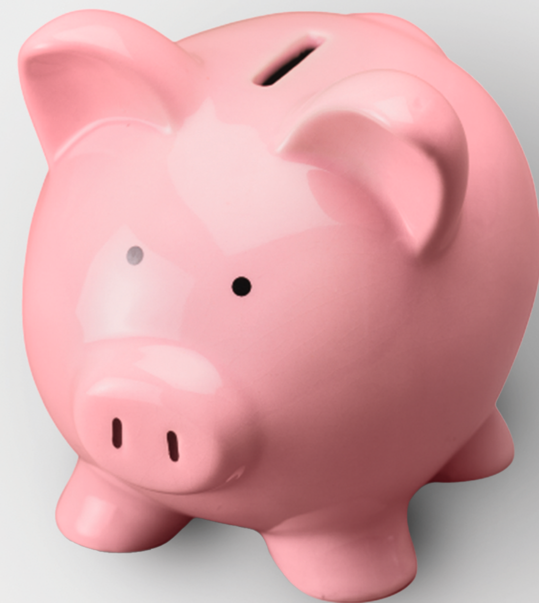
**Cowbridge**
75 High Street, Cowbridge CF71 7AF
01446 506000 | cowbridge@swansea-bs.co.uk

**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



# Saving for the Future you want



**Branch Savings Accounts and Interest Rates**
Effective 1st July 2026

FSCS PROTECTED
Limit £120,000

SWANSEA BUILDING SOCIETY
Established 1923

# Our Range of Branch Savings Accounts - 1 July 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%<br>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%<br>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%<br>AER = 4.07% | GROSS | No notice or penalties |
| Young Saver | £1 | £1 | GROSS = 4.00%<br>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 | 2.75% | GROSS | No notice or penalties |
| Business 90 Day Notice | £1 | £1 | GROSS = 3.25%<br>AER = 3.30% | 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.<br>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.

**he 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%<br>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).