

SAVINGS INTEREST RATE CHANGES



Rate Increases Effective from 13th August 2018

On Sale Accounts (Available to Open)

VARIABLE SAVINGS ACCOUNTS				
ACCOUNT NAME	PREVIOUS RATES		NEW RATES	
	GROSS	AER*	GROSS	AER*
120 Day Notice Saver	1.50%	1.50%	1.65%	1.65%

Withdrawn Accounts (No Longer Available to Open)

TRACKED SAVINGS ACCOUNTS				
ACCOUNT NAME	PREVIOUS RATES		NEW RATES	
	GROSS	AER*	GROSS	AER*
North West Air Ambulance Easy Access Affinity Account	1.00%	1.00%	1.25%	1.25%
North West Air Ambulance Notice Affinity Account	1.50%	1.50%	1.75%	1.75%

The link to the Bank of England base rate on North West Air Ambulance Easy Access Affinity Account and North West Air Ambulance Notice Affinity Account will both end on 1st October 2018.

Financial Services Compensation Scheme

Manchester Building Society is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if we are unable to meet our financial obligations. Basic information about the protection of eligible deposits is given on the Information Sheet. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.fscs.org.uk

*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added to the account once each year. The gross rate is the contractual rate of interest payable before the deduction of income tax. Interest is paid tax free on ISAs which means that it is exempt from income tax.

Details are correct as at 1st September 2018

Manchester Building Society, Savings, 125 Portland Street, Manchester M1 4QD Tel: 0161 923 8065 Fax: 0161 923 8950 Email: savings@themanchester.co.uk

Manchester Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 206048. Head office: 125 Portland Street, Manchester M1 4QD. Member of the Building Societies Association, UK Finance and covered by the Financial Services Compensation Scheme. Registered in the Mutuals Public Register, Register number 356 B. Manchester Building Society record and monitor telephone calls for training, quality control and regulatory purposes.

www.themanchester.co.uk

Rate Increases Effective from 1st September 2018

On Sale Accounts (Available to Open)

VARIABLE SAVINGS ACCOUNTS				
ACCOUNT NAME	PREVIOUS RATES		NEW RATES	
	GROSS	AER*	GROSS	AER*
Easy Access Saver	0.70%	0.70%	0.80%	0.80%
35 Day Notice Saver	0.80%	0.80%	1.00%	1.00%
45 Day Notice Saver	0.85%	0.85%	1.05%	1.05%
60 Day Notice Saver	0.90%	0.90%	1.10%	1.10%
90 Day Notice Saver	1.25%	1.25%	1.35%	1.35%

Off Sale Accounts (Not Currently Available to Open)

VARIABLE CASH ISAS				
ACCOUNT NAME	PREVIOUS RATES		NEW RATES	
	TAX FREE	AER*	TAX FREE	AER*
Easy Access Cash ISA	0.70%	0.70%	0.80%	0.80%
30 Day Notice Cash ISA	0.75%	0.75%	1.00%	1.00%
35 Day Notice Cash ISA	0.80%	0.80%	1.00%	1.00%
45 Day Notice Cash ISA	0.85%	0.85%	1.05%	1.05%

SAVINGS INTEREST RATE CHANGES



Rate Increases Effective from 1st September 2018 (continued)

Withdrawn Accounts (No Longer Available to Open)

VARIABLE SAVINGS ACCOUNTS				
ACCOUNT NAME	PREVIOUS RATES		NEW RATES	
	GROSS	AER*	GROSS	AER*
Easy Save	0.70%	0.70%	0.80%	0.80%
Easy Save Monthly	0.70%	0.70%	0.80%	0.80%
North West Air Ambulance Easy Access Affinity Account Issue 2	0.70%	0.70%	0.80%	0.80%
Premier Instant	0.50%	0.50%	0.60%	0.60%
Premier Instant Monthly	0.50%	0.50%	0.60%	0.60%
30 Day Notice Saver	0.75%	0.75%	1.00%	1.00%
35 Day Saver	0.80%	0.80%	1.00%	1.00%
North West Air Ambulance Notice Affinity Account Issue 2	0.75%	0.75%	1.00%	1.00%
North West Air Ambulance Notice Affinity Account Issue 3	0.75%	0.75%	1.00%	1.00%

Rates Not Changing

Off Sale Accounts (Not Currently Available to Open)

VARIABLE BUSINESS SAVINGS ACCOUNTS			
ACCOUNT NAME	CURRENT RATES		RATES EFFECTIVE FROM
	GROSS	AER*	
Business Reserve Instant	0.50%	0.50%	1st February 2018
Easy Access Business Saver	0.50%	0.50%	2nd May 2017
45 Day Notice Business Saver	0.75%	0.75%	1st June 2017
60 Day Notice Business Saver	0.80%	0.80%	16th June 2017
90 Day Notice Business Saver	0.85%	0.85%	14th July 2017

All fixed rate savings and fixed rate ISAs will also remain unchanged. Details of these rates can be found on the Society's website (www.themanchester.co.uk).

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