

Our Savings Rates

Effective from 1st January 2025

Accounts available

Tax Free Accounts	from	Tax free ¹ / AER ³
90 Day Notice ISA	1.12.24	4.00%
Easy Access ISA	1.12.24	3.15%
Regular Saver ISA		
With bonus		
£0-£24,999	1.12.24	3.80%
£25,000+		3.15%*
Without bonus		3.15%

Personal Accounts	from	Gross ² / AER ³
35 Day Notice	1.1.25	3.75%
Easy Access	1.12.24	2.65%
Online Regular Saver	17.6.24	6.50%
Young Saver Easy Access	1.12.24	3.60%
Fixed Rate Bond to 28 th Feb 2026**	6.12.24	4.00%
Fixed Rate Bond to 28 th Feb 2027**	6.12.24	3.75%
Fixed Rate Bond to 29 th Feb 2028**	6.12.24	3.75%
Monthly Income Fixed Rate Bond to 30 th Sep 2026**	6.12.24	3.69% ² 3.75% ³

Non - Personal Accounts	From	Gross ² / AER ³
Charities Clubs & Associations	1.12.24	2.00%
35 Day Notice Charity Account	1.12.24	3.00%
35 Day Notice Business Account	1.12.24	2.75%
Client Account (Non-Designated)	1.12.24	2.91% ² 2.95% ³
Interest paid monthly		

Transactional Accounts	from	Gross ² / AER ³
Instant Access	1.5.20	0%

Accounts no longer available

Personal Accounts	from	Gross ² / AER ³
60 Day Direct	1.12.24	3.65%
Easy Access Direct	1.12.24	2.55%
Regular Saver Reward		
With bonus		
£0-£24,999	1.12.24	3.35%
£25,000+		2.65%*
Without bonus		2.65%
Advantage/Sure Start		
Interest paid twice yearly: 31 Dec & 30 Jun	1.12.24	3.57% ² 3.60% ³

Tax Free Accounts	from	Tax free ¹ / AER ³
Help to Buy ISA	1.12.24	3.80%

Non - Personal Accounts	from	Gross ² / AER ³
Business/Limited Co Reserve	1.12.24	1.75%
Company Deposit	1.12.24	1.75%
Property Lettings and Management Agents	1.12.24	2.95%
Solicitor Client Deposit Account	1.12.24	2.95%
Solicitor Will Trust Account	1.12.24	2.95%

All accounts receive interest annually on 31st March unless stated otherwise.

¹ Tax-Free means that interest is not subject to income tax.

² Gross rate is the interest rate without tax deducted.

³ AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

* Payable on the balance above £25,000

** Subject to availability - may be withdrawn at short notice.



Protected

Vernon Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number 195475).

We are also a participant in the Financial Services Compensation Scheme (FSCS). Details of the scheme can be obtained from www.fscs.org.uk