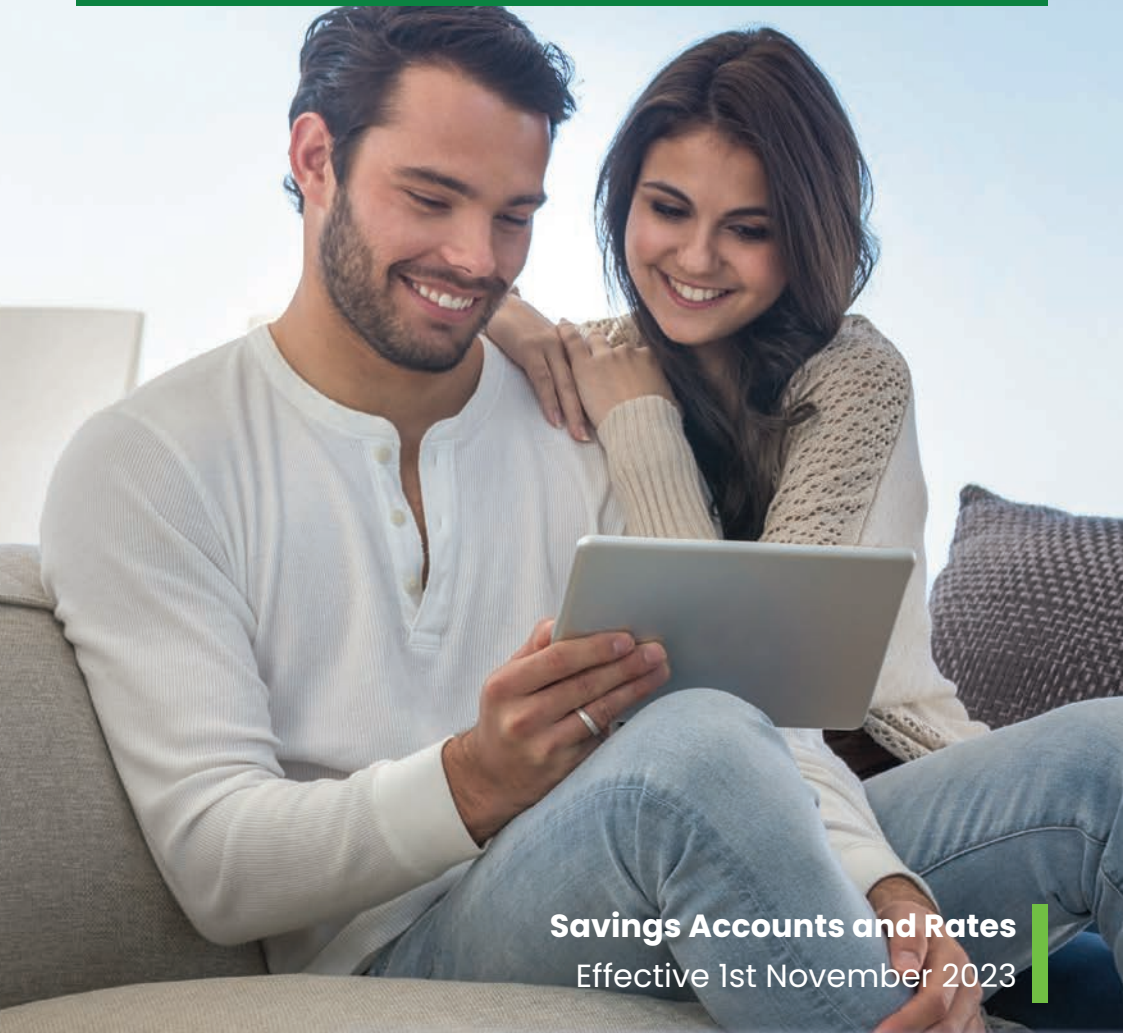


Saving for the future you want



Savings Accounts and Rates
Effective 1st November 2023

SWANSEA
BUILDING SOCIETY

Established 1923



Protected

However you want to save, we've

Savings Accounts and Rates – 1 November 2023

| Account Name | Minimum Account Opening Balance* | Minimum Account Operating Balance** | Annual Interest |
|---|----------------------------------|-------------------------------------|------------------------------|
| | | | GROSS/AER† |
| Instant Access Saver | £1 | £1 | 4.00% |
| Regular Monthly Saver | £25 – £1,500 per calendar month | £1 | Gross = 4.50% AER = 4.59% |
| 90 Day Notice | £1 | £1 | Gross = 4.50% AER = 4.59% |
| Cash ISA | £1 | £1 | 4.00% |
| First Adult Saver (Only available to customers aged 18–40) | £1 | £1 | Gross = 4.25% AER = 4.30% |
| Young Saver | £1 | £1 | Gross = 4.50% AER = 4.55% |
| Junior Cash ISA | £1 | £1 | 4.50% |

Fixed/Variable Rate Bonds

The Society will from time to time offer Fixed/Variable Rate Bonds. Full details about our Fixed/Variable Rate Bonds currently available can be found on our website.

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

Interest Rates for Savings Accounts no longer available

| Account Name | Minimum Account Operating Balance** |
|-------------------------------|-------------------------------------|
| Business Instant Access Saver | £1 |
| Business 90 Day Notice | £1 |
| Cygnet/Swans Junior | £1 |

The maximum balance that can be held across all accounts held with the Society is £1m*, or £500k where the customer first opened an account with the Society on or after 01.03.23.

* Please note that where an existing customer(s) who opened an account on or before 28.02.23 has an aggregate savings balance in excess of £500k, they will not be allowed to deposit further monies where their combined balances are in excess of these amounts.

We got an option that's just right.

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

| Tax Status | Withdrawal Arrangements | Access |
|------------|--|-----------------------------------|
| GROSS | No notice or penalties | At branch, by post or by email |
| GROSS | No notice or penalties | At branch, by post or by email |
| GROSS | All withdrawals are subject to 90 days notice without loss of interest. Earlier access is not permitted except in exceptional circumstances. | At branch, by post or by email |
| Tax free | No notice or penalties | At branch, by post or by email |
| GROSS | All withdrawals are subject to 7 days notice without loss of interest. Earlier access is not permitted except in exceptional circumstances. | At branch, by post or by email |
| GROSS | No notice or penalties | At branch, by post or by email |
| Tax free | No withdrawals permitted | At branch, by post or by email |

Offer Fixed/Variable Rate Bonds dependent upon market conditions.

Available, including interest rates can be found on our web-site or by visiting any of our branches.

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

| Annual Interest | Tax Status |
|------------------------------|------------|
| GROSS/AER † | |
| 3.50% | GROSS |
| Gross = 4.00% AER = 4.07% | GROSS |
| Gross = 4.50% AER = 4.55% | GROSS |

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.

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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www.swansea-bs.co.uk



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