# **Interest Rates**

AS AT 1st FEBRUARY 2018 - Available to UK residents only. Applicants must reside in LE, DE and NG postcodes or be existing members.

All interest rates are annual, unless otherwise stated.

All interest rates are variable.

## **Current Interest Rates**

As at 1st February 2018

| AS at 1St Febru                                   | ary 20   | 10      |
|---|----------|---------|
| ACCOUNT   |          |         |
|   | AER      | GROSS   |
|   | %        | P.A. %  |
| INSTANT ACCESS                                    |          |         |
| £10 or more                                       | 0.20     | 0.20    |
| AFFINITY ACCOUNT                                  |          |         |
| £10 or more                                       | 0.50     | 0.50    |
| 50 DAY NOTICE ACCOUN                              | IT 2     |         |
| Annual  |          |         |
| £50 or more                                       | 0.50     | 0.50    |
| Monthly   |          |         |
| £10,000 or more                                   | 0.50     | 0.50    |
| INSTANT ACCESS CASH ISA ISSUE 4                   |          |         |
| £1 or more  | 0.85     | 0.85    |
| JUNIOR ISA  |          |         |
| £1 or more  | 2.00     | 2.00    |
| SPOUSAL INHERITANCE ISA                           |          |         |
| £1 or more  | 0.85     | 0.85    |
| YOUNG PERSONS for Un                              | der 16s  |         |
| £1 or more  | 1.30     | 1.30    |
| YOUNG MONTHLY SAVE                                | R        |         |
| For regular equal monthly                         |          |         |
| savings of £1 to £100.                            | 2.00     | 2.00    |
| Interest rate subject to                          | 2.00     | 2.00    |
| Terms and Conditions.                             |          |         |
| FUTURE FIRST for savers                           | s aged 1 | 6 to 25 |
| £1 or more  | 1.30     | 1.30    |
| ONE YEAR MONTHLY SA                               | VER      |         |
| For regular equal monthly                         |          |         |
| For regular equal monthly savings of £50 to £500. |          |         |
| Interest rate subject to                          | 1.50     | 1.50    |
| Terms and Conditions.                             |          |         |
|   | l        |         |

**INSTANT ACCESS DEPOSIT-** Accounts for clubs, limited companies and non-individuals.

| £10 to £24,999  | 0.20 | 0.20 |
|-----------------|------|------|
| £25,000 or more | 0.55 | 0.55 |

Other Deposit accounts are available for UK Trusts and Client money. Please ask for details.

# **Previous Interest Rates**

The Loughborough

**Building Society** 

| ACCOUNT  |          |         |
|--|----------|---------|
|  | AER      | GROSS   |
|  | %        | P.A. %  |
| INSTANT ACCESS   |          |         |
| £10 or more  | 0.20     | 0.20    |
| AFFINITY ACCOUNT   |          |         |
| £10 or more  | 0.50     | 0.50    |
| <b>50 DAY NOTICE ACCOUN</b>  | NT 2     |         |
| Annual   |          |         |
| £50 or more  | 0.40     | 0.40    |
| Monthly  |          |         |
| £10,000 or more  | 0.40     | 0.40    |
| INSTANT ACCESS CASH  | ISA ISS  | UE 4    |
| £1 or more   | 0.60     | 0.60    |
| JUNIOR ISA   |          |         |
| £1 or more   | 1.70     | 1.70    |
| SPOUSAL INHERITANCE  | ISA      |         |
| £1 or more   | 0.75     | 0.75    |
| YOUNG PERSONS for Ur   | nder 16s | i       |
| £1 or more   | 1.30     | 1.30    |
| YOUNG MONTHLY SAVE   | R        |         |
| For regular equal monthly savings of £1 to £100. Interest rate subject to Terms and Conditions.  | 2.00     | 2.00    |
| FUTURE FIRST for saver   | s aged 1 | 6 to 25 |
| £1 or more   | 1.30     | 1.30    |
| ONE YEAR MONTHLY SA  | VER      |         |
| For regular equal monthly savings of £50 to £500. Interest rate subject to Terms and Conditions. | 1.50     | 1.50    |

**INSTANT ACCESS DEPOSIT-** Accounts for clubs, limited companies and non-individuals.

| minitod domparilod and nor | marriaac | x10. |
|----------------------------|----------|------|
| £10 to £24,999             | 0.20     | 0.20 |
| £25,000 or more            | 0.55     | 0.55 |

Other Deposit accounts are available for UK Trusts and Client money. Please ask for details.

Where your account balance falls below the minimum required, this may affect the interest rate paid on your account. Please refer to the product Summary Box for the full Terms and Conditions.

Interest is payable gross (no tax is deducted). However, you may be liable to pay tax depending on your income, for further details go to www.GOV.UK and search Personal Savings Allowance. AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. Gross means the contractual rate of interest payable.

Loughborough 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: 157258

# **Interest Rates**



AS AT 1st FEBRUARY 2018 - Closed issue accounts - No longer available. All interest rates are variable and annual unless otherwise stated.

## **Interest Rates**

| ACCOUNT | CUF | RRENT  |
|---------|-----|--------|
|         | AER | GROSS  |
|         | %   | P.A. % |

#### POSTAL ACCOUNT

| Annual Rate    |      |      |
|----------------|------|------|
| £100 or more   | 0.20 | 0.20 |
| Monthly Rate   |      |      |
| £1,000 or more | 0.20 | 0.20 |

## POSTAL CLASSIC + ACCOUNT

| Annual Rate    |      |      |
|----------------|------|------|
| £100 or more   | 0.50 | 0.50 |
| Monthly Rate   |      |      |
| £1,000 or more | 0.50 | 0.50 |

#### CLASSIC

| Annual Rate     |      |      |
|-----------------|------|------|
| £10 or more     | 0.50 | 0.50 |
| Monthly Rate    |      |      |
| £10,000 or more | 0.50 | 0.50 |

#### **50 DAY NOTICE**

| Annual Rate     |      |      |
|-----------------|------|------|
| £50 or more     | 0.55 | 0.55 |
| Monthly Rate    |      |      |
| £10,000 or more | 0.55 | 0.55 |

#### **MONTHLY INCOME 60**

| £10,000 or more | 0.75 | 0.75 |
|-----------------|------|------|
|                 |      |      |

## **INSTANT ACCESS CASH ISA**

| £1 or more | 0.85 | 0.85 |
|------------|------|------|
|------------|------|------|

## CASH ISA (previously TESSA-only ISA)

| £1 or more | 0.85 0.85 |
|------------|-----------|
|------------|-----------|

## **INSTANT ACCESS CASH ISA ISSUE 3**

| £1 or more | 0.85 | 0.85 |
|------------|------|------|
|            |      |      |

#### YOUNG SAVERS+ for Under 16s

| £1 or more | 1.30 | 1.30 |
|------------|------|------|
|------------|------|------|

## **Interest Rates**

| ACCOUNT | CURRENT |        |
|---------|---------|--------|
|         | AER     | GROSS  |
|         | %       | P.A. % |

#### LOUGHBOROUGH PLUS

| £1 to £2,999   | 0.40 | 0.40 |
|----------------|------|------|
| £3,000 or more | 0.80 | 0.80 |

#### **REGULAR SAVERS**

| For regular monthly savings of £10 or more | 0.75 | 0.75 |
|--|------|------|
|--|------|------|

#### **GUARANTEED REGULAR SAVERS**

| For regular monthly savings of £10 to £300 | 0.75 | 0.75 |
|--|------|------|
|--|------|------|

## **MONTHLY SAVER**

| For regular equal monthly savings of £10 to £500  | 0.25 | 0.25 |
|---|------|------|
| Enhanced rate if at least<br>11 equal monthly<br>payments are made and<br>only one withdrawal is<br>made annually | 1.75 | 1.75 |

## **MONTHLY SAVER 2**

| For regular equal monthly savings of £10 to £200 | 1.75 | 1.75 |
|--|------|------|
|--|------|------|

## **MONTHLY SAVER 3**

| For regular equal monthly savings of £10 to £250. Interest rate subject to Terms and Conditions. | 1.75 | 1.75 |
|--|------|------|
|--|------|------|

## **INSTANT ACCESS - previously 30 day account**

| Annual rate    |      |      |
|----------------|------|------|
| £10 or more    | 0.20 | 0.20 |
| Monthly Rate   |      |      |
| £10000 or more | 0.20 | 0.20 |

Where your account balance falls below the minimum required, this may affect the interest rate paid on your account. Please refer to the product Summary Box for the full Terms and Conditions.

Interest is payable gross (no tax is deducted). However, you may be liable to pay tax depending on your income, for further details go to www.GOV.UK and search Personal Savings Allowance. AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. Gross means the contractual rate of interest payable.

Loughborough 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: 157258