

1. Please refer to our savings account brochures in conjunction with this interest rate leaflet.
2. Gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law, currently 20%. From 6 April 2016, all interest will be paid gross.
3. Net rate is the rate of interest which would be payable after allowing for the deduction of income tax at the rate specified, currently 20%.
4. AER stands for Annual Equivalent Rate and illustrates what the rate would be if interest was paid and compounded each year [as every advert for a savings product which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time].
5. The tax free rate is the contractual rate of interest payable where interest is exempt from income tax.
6. The Melton Mowbray Building Society is a participant in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000.
7. Rate of interest payable depends on individual circumstances and may be subject to change in the future.
8. Tax treatment depends on individual circumstances and may be subject to change in future.

# variable savings interest rates



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# savings interest rates as at 1 August 2016

## Current Issues Passbook Accounts Variable Rates

	Interest Paid	Gross Interest %	AER %
<b>Basic Savings Plans</b>			
Instant Access Share			
£25 - £4,999	Monthly	0.10	0.10
£5,000 - £99,999	Monthly	0.10	0.10
£100,000 and over	Monthly	0.25	0.25
30 Day Notice Issue 2			
£500 and over	Monthly	1.00	1.00
Homesave			
£100 and over	Monthly	1.25	1.26

## ISAs

Cash ISA			
£25 and over	Annually	1.00	1.00
60 Day Notice Cash ISA			
£25 and over	Annually	1.50	1.50
From 1 September 2016	Annually	1.30	1.30

## Children's Accounts

Young Savers			
£5 and over	Annually	1.25	1.25
Wild Ones Young Savers			
£5 and over	Monthly	3.00	3.04

## Fixed Rates

Please see separate leaflet

## Melton Online Savings

Online Homesave			
£100 and over	Monthly	1.25	1.26
Online Easy Save			
£1,000 - £250,000	Monthly	0.95	0.95

## Closed Issues Variable Rates

	Interest Paid	Gross Interest %	AER %
<b>Basic Savings Plans</b>			
Postal Direct			
£1,000 and over	Annually	0.10	0.10
30 Day Notice Issue			
£500 and over	Monthly	1.00	1.00
100 Day Notice			
£500 and over	Monthly	1.50	1.51
Loyalty Saver Issue			
£1,000 and over	Annually	1.40	1.40
Loyalty Saver Issue 2			
£1,000 and over	Monthly	1.40	1.41
Portfolio Share			
£1,000 - £9,999	Annually	0.10	0.10
£10,000 and over	Annually	0.25	0.25
Regular Saver			
£10 and over	Annually	1.25	1.25
50 Plus Share			
£10,000 and over	Monthly	1.40	1.41
100 Day Notice loyalty			
£1 and over	Monthly	1.85	1.87
From 1 November 2016	Monthly	1.60	1.60
Deposit			
£10 and over	Annually	0.10	0.10
<b>ISAs</b>			
Cash ISA			
£1 and over	Annually	1.00	1.00

## (Closed Issues - continued)

	Interest Paid	Gross Interest %	AER %
<b>ISAs</b>			
100 Day Notice Cash ISA			
£25 and over	Annually	1.85	1.85
From 1 November 2016	Annually	1.60	1.60

## Children's Accounts

<b>0216</b> Savers Issue 1			
£5 and over	Annually	1.25	1.25
<b>0216</b> Savers Issue 2 (Beneficiary Account)			
£5 and over	Annually	1.25	1.25

## Melton Online Savings

Online 30 Day Notice Issues 1 and 2			
£1,000 - £250,000	Monthly	1.10	1.11
Online Loyalty Saver			
£1,000 - £250,000	Monthly	1.10	1.11
Online 100 Day Notice			
£1,000 - £250,000	Monthly	1.50	1.51

## Melton Online Affinity Savings

Hft			
£1,000 - £250,000	Annually	1.50	1.51
LOROS			
£1,000 - £250,000	Annually	1.50	1.51

## Affinity Accounts

DLRAA 90 Day Notice Affinity			
£25 and over	Monthly	1.50	1.51