

savings

savings account interest rates
effective from 01 December 2018



A home for your savings

Choosing the Marsden as a home for your savings means you are part of one of the strongest building societies in the country.

This leaflet provides a summary of our savings accounts.

Account name	Interest paid	Balance	Gross*	AER†
Branch Saver (Issue 8) An attractive rate of interest with easy access to your savings.	Annually	£25	0.80	0.80
Affinity Saver (Issue 6) The organisation you choose will receive an annual donation from the Society of 0.50% of the average balance on the account each month.	Annually	£25	0.65	0.65
Branch Saver 120 (Issue 8) An attractive rate of interest if you are able to give 120 days notice for withdrawals.	Annually	£5,000	1.30	1.30
	Monthly	£5,000	1.29	1.30
Branch Regular Saver (Issue 47) Start saving in the Branch Regular Saver. Whether you are saving for that special occasion or next year's holiday, your money will be working hard for you. (maximum payment: £250 per month)	Annually	£25	2.00	2.00
Junior Saver (Issue 6) A special account for young members, helping them understand the importance of saving.	Annually	£1	1.50	1.50
Fixed Rate Bond (Issue 158) A guaranteed fixed rate of interest to 30 November 2020 when you invest a minimum of £5,000 or more.	Annually	£5,000	1.75	1.75
Fixed Rate Bond (Issue 159) A guaranteed fixed rate of interest to 30 November 2021 when you invest a minimum of £5,000 or more.	Annually	£5,000	1.95	1.95
Fixed Rate Bond (Issue 160) A guaranteed fixed rate of interest to 30 April 2024 when you invest a minimum of £5,000 or more.	Annually	£5,000	2.35	2.35

*Interest will be paid gross. This means all the interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any Personal Savings Allowance to which you're entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue & Customs. For more information, please visit gov.uk and search for 'Personal Savings Allowance'.

†AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added each year. We pay all savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future.

*Tax-free means that interest is not subject to income tax.

Account name	Interest paid	Balance	Tax-free*	AER†
Branch Cash ISA (Issue 4) A great way to take advantage of your tax free ISA allowance. You can pay in a lump sum or make regular smaller payments throughout the year. You can also transfer previous ISA subscriptions from other providers.	Annually	£1	1.05	1.05
Branch Cash ISA 120 (Issue 3) A simple way to make the most of your tax free savings that allows transfers in from other banks or building societies. Access subject to 120 days notice.	Annually	£5,000	1.30	1.30
	Monthly	£5,000	1.29	1.30

Fixed Rate Cash ISA (Issue 99) A tax free return and a guaranteed rate of interest on your savings until 30 November 2020. Additional deposits allowed up to the annual ISA subscription limit, currently £20,000 for the 2018/19 tax year within 14 days of account opening.	Annually	£5,000	1.75	1.75
Fixed Rate Cash ISA (Issue 100) A tax free return and a guaranteed rate of interest on your savings until 30 November 2021. Additional deposits allowed up to the annual ISA subscription limit, currently £20,000 for the 2018/19 tax year within 14 days of account opening.	Annually	£5,000	1.95	1.95



marsden
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Marsden Building Society Principal Office 6-20 Russell Street Nelson Lancashire BB9 7NJ. Marsden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 206050. Principal Office, 6-20 Russell Street Nelson Lancashire BB9 7NJ. *Calls will be recorded and may be monitored. Lines open Mon-Fri 9:00-4:45pm and Sat 9:00-12noon. 1038-18