

Saga Telephone Variable Savings Accounts

Saga Telephone Standard Saver		Yearly Interest	Monthly Interest
Date	Balance	Gross / AER%	Gross / AER%
14/07/2020	£1+	0.01	0.01
17/02/2020	£1+	0.10	0.10
01/12/2017	£1+	0.20	0.20
30/03/2017	£1+	0.05	0.05

Saga Telephone Easy Access		Interest Rates from Initial Opening Date		Interest Rates from 14/07/2020	
Date	Balance	Yearly Gross / AER%	Monthly Gross / AER%	Yearly Gross / AER%	Monthly Gross / AER%
Accounts opened between 13/05/2019 - 26/09/2019	£1 - £999.99	0.20	0.20	0.01	0.01
	£1,000 +	0.55	0.55		
Accounts opened between 31/08/2018 - 12/05/2019	£1 - £999.99	0.20	0.20	0.01	0.01
	£1,000 +	0.70	0.70		

After 12 months the account will automatically change to a Saga Telephone Standard Saver Account which currently pays 0.01% gross/AER variable.

Saga Telephone Saver (Issue 19)		Yearly Interest		Monthly Interest	
		First 12 months	After 12 months	First 12 months	After 12 months
Date	Balance	Gross / AER%	Gross / AER%	Gross / AER%	Gross / AER%
01/12/2017	£1 - £999.99	0.20	0.20	0.20	0.20
	£1,000 +	0.90	0.20	0.90	0.20
23/08/2016	£1 - £999.99	0.05	0.05	0.05	0.05
	£1,000 +	0.75	0.05	0.75	0.05

Minimum opening deposit must be for at least £1,000. The ongoing balance can drop below £1,000 but every day the balance remains below £1,000 the variable interest rate as of 01 December 2017 (0.20% gross / AER variable) will apply.

After 12 months the account will automatically change to a Saga Telephone Standard Saver Account which currently pays 0.01% gross/AER variable.

Saga Telephone Saver Stage 2 (Issues 1-12)		Yearly Interest	Monthly Interest
		After 12 months	After 12 months
Date	Balance	Gross / AER%	Gross / AER%
08/12/2016	£1+	0.25	0.25

Rates after 12 months only.



Saga Savings Team
Pendeford Business Park
Wobaston Road
Wolverhampton
WV9 5HA
0345 850 0664
saga.co.uk/savings

Saga Telephone Bank Rate Tracker Account		
	Yearly Interest	Monthly Interest
Date	Gross / AER%	Gross / AER%
01/04/2020	0.01	0.01
03/09/2018	0.50	0.50
01/12/2017	0.25	0.25
01/09/2016	0.05	0.05
26/10/2009	0.25	0.25

Rates correct as at 14/07/2020. The deposit-taker for these Saga Savings Accounts is Birmingham Midshires, a division of Bank of Scotland plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 169628. Registered office: The Mound, Edinburgh, EH1 1YZ (Registered in Scotland No. SC327000)