

Savings Interest Rates.

Interest rates correct as at 20 November 2023.

Products available to existing members and residents in postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE and SG.
Online products are available to all UK residents.

	BALANCE	GROSS*/AER**
General savings		
MEMBER REWARD SAVER For members of 5 years' standing plus. 3 penalty free withdrawals per year. Thereafter withdrawals subject to 60 days' notice or interest penalty. Interest on 1 December.	£10 - £100,000	3.70% variable
SUFFOLK SAVVY SAVER (3) 1 penalty free withdrawal per year. Thereafter withdrawals subject to 90 days' notice or interest penalty. Additional investments allowed. Interest on 1 December. Monthly interest option available.	£1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000	3.75% variable 3.95% variable 4.15% variable
EVERYDAY SAVER Instant access. Interest on 1 December.	£10 - £250,000	2.90% variable
120 DAY NOTICE ACCOUNT Withdrawals subject to 120 days' notice or interest penalty. Additional investments allowed. Interest on 1 December. Monthly interest option available.	£1,000 - £250,000	4.60% variable
180 DAY NOTICE ACCOUNT Withdrawals subject to 180 days' notice or interest penalty. Additional investments allowed. Interest on 1 December. Monthly interest option available.	£1,000 - £250,000	5.00% variable
FIXED RATE BONDS 1 YEAR FIXED RATE until 31 January 2025. 2 YEAR FIXED RATE until 31 January 2026. ONLINE 1 YEAR FIXED RATE until 31 January 2025. No withdrawals until the end of the fixed term. Interest on 31 January. Monthly interest option available (For branch based accounts only).	£100 - £200,000 £100 - £200,000 £100 - £75,000	5.15% fixed 5.15% fixed 5.15% fixed
VARIABLE RATE REGULAR SAVER Variable rate until 31 December 2025. 1 instant access withdrawal per year. Monthly maximum deposit of £1,000. Interest on 31 December.	£10 +	5.00% variable
ISAs The maximum amount you can invest in an ISA for the 2023/24 tax year is £20,000 unless you are transferring in. Contact us for details.		
EVERYDAY ISA Instant access. Interest on 5 April.	£10 - £250,000	2.90% variable Tax free***
FREEHOLD ISA Withdrawals subject to 90 days' notice or interest penalty. Additional investments allowed. Interest on 1 December.	£1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000	3.75% variable 3.95% variable 4.15% variable Tax free
LIMITED ISSUE ACCESS ISA Variable rate until 31 December 2025. 1 penalty free withdrawal per year. Thereafter withdrawals subject to 180 days' notice or interest penalty. Additional investments allowed. Interest on 31 December. Monthly interest option available.	£1,000 - £250,000	4.85% variable Tax free
FIXED RATE ISAs 1 YEAR FIXED RATE until 31 January 2025. 120 days' interest penalty for early closure. 2 YEAR FIXED RATE until 31 January 2026. 120 days' interest penalty for early closure. Interest on 31 January. Monthly interest option available.	£100 + £100 +	5.15% fixed Tax free 5.15% fixed Tax free
Children and young people The maximum amount you can invest in a Junior ISA for the 2023/24 tax year is £9,000 and you can also transfer in ISAs from other providers from previous tax years.		
JUNIOR ISA (CASH) For children aged 17 and under who do not have a Child Trust Fund. No withdrawals allowed until child reaches 18 years old. Interest on 5 April.	£10 +	3.85% variable Tax free
FAMILY TREE (TRUST) Can be opened by parents, grandparents and legal guardians of a child under 18. Withdrawals subject to 90 days' notice or interest penalty. Interest on 1 December.	£10 - £50,000	3.95% variable
STEPPING STONE ISA (16-20) (CASH) Instant access. Interest on 5 April.	£10 - £250,000	3.85% variable Tax free
SUFFOLK YOUNG SAVER (0-20) Instant access. Interest on 1 December.	£10 - £25,000	3.85% variable

Suffolk

Building Society

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suffolkbuildingsociety.co.uk

This leaflet provides a summary of terms. For full information read the individual product Terms & Conditions available in branches, at suffolkbuildingsociety.co.uk or by calling us on 0330 123 0723. You'll also need to read our Customer Information leaflet and General Investment Terms & Conditions.