

Savings Interest Rates.

Interest rates correct as at 12 January 2024.

Products available to existing members and residents in postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE and SG, online products available to existing members and residents across the United Kingdom.

	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 until 31 March 2025.	£100 - £200,000	4.60% fixed
2 YEAR FIXED until 31 March 2026.	£100 - £200,000	4.45% fixed
ONLINE 1 YEAR FIXED until 31 March 2025.	£100 - £100,000	4.60% fixed
ONLINE 2 YEAR FIXED until 31 March 2026.	£100 - £100,000	4.45% fixed
No withdrawals until the end of the fixed term. Interest on 31 March. Monthly interest option available on branch based products only.		
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 until 31 March 2025.	£100 - £250,000	4.60% fixed Tax free
2 YEAR FIXED until 31 March 2026.	£100 - £250,000	4.45% fixed Tax free
120 days' interest penalty for early closure. Interest on 31 March. Monthly interest option available.		
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

0330 123 0723

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.