

<b>Summary Box</b>	The summary box contains the specific terms and conditions for this account. Where applicable, this supersedes our General Investment Terms and Conditions.
<b>Account name</b>	Member Reward Saver
<b>What is the interest rate?</b>	3.70% Gross*/AER** Interest is added to the account annually on 30 November.
<b>Can Suffolk Building Society change the interest rate?</b>	The interest rate on this account is variable and the Society may make changes to this rate at any time. We will notify you of any changes in accordance with the Terms & Conditions.
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	If you were to open this account with <b>£1,000</b> and no further deposits or withdrawals were made, after 12 months you would earn <b>£37</b> in interest. This would result in a total balance of <b>£1,037</b> . Please note this is an illustration only and does not reflect your specific circumstances.
<b>How do I open and manage my account?</b>	<p><b>To be eligible for this account:</b></p> <ul style="list-style-type: none"> <li>• You need to be a continuous member with the Society for at least 5 years and aged 16 or over.</li> <li>• Provide an opening investment between £10 and £100,000.</li> <li>• You can be the first named holder on one Member Reward Saver. However, you can also be the second named holder on a joint account.</li> </ul> <p><b>You can open an account:</b></p> <ul style="list-style-type: none"> <li>• By completing the appropriate application form.</li> <li>• Visit any of our branches with your opening investment of cash or cheque or apply by post by sending the application form with an opening cheque.</li> <li>• Provide proof of identity. Acceptable forms of identification are detailed in our 'Verifying your identity' leaflet. Alternatively, our staff will give you full details.</li> </ul> <p><b>If you change your mind:</b></p> <p>If you are not happy with your chosen account within 14 days of opening it, we will help you switch accounts or return your savings with interest.</p> <p><b>How do I manage my account:</b></p> <ul style="list-style-type: none"> <li>• You need to keep a minimum of £10 in the account.</li> <li>• The maximum that can be held in this account is £100,000.</li> <li>• You may invest up to the maximum balance by cash, cheque or bank transfer.</li> </ul> <p><b>Cont.,</b></p>

**Can I withdraw money?**

- Yes, you can make three penalty free withdrawals between 1 December and 30 November each year. This can include closure of your account.
- Subsequent withdrawals are subject to 60 days' notice or 60 days' interest penalty. This means that you can access your funds instantly where you accept the penalty.
- The penalty will first be deducted from accrued interest. If there is insufficient accrued interest the penalty will be deducted from the balance in your account.

**Additional Information****\*Gross**

The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, visit [www.gov.uk](http://www.gov.uk).

**\*\*AER (Annual Equivalent Rate)**

A rate which illustrates what the gross rate would be if the interest was paid and added once each year.

**Changes to these terms**

Are detailed in Section 19 of our General Investment Terms and Conditions.

**Customer complaints**

Although we do all we can at Suffolk Building Society to provide a first-class customer service, sadly from time to time things do go wrong. We are keen to be aware of your concerns as they help us to identify ways in which we can improve the quality of service and possible training needs.

We are committed to ensuring all complaints are fully and fairly addressed. If you have a complaint, please let us know by visiting any branch or agency or call 0330 123 0723 and we will do our very best to resolve the problem. A leaflet is available detailing our complaint procedure. You can request a copy of this at any time.

**Financial Services Compensation Scheme**

Suffolk Building Society participates in the Financial Services Compensation Scheme. For full details please ask a staff member.

(1245 01/24)