

Summary Box	The summary box contains the specific terms and conditions for this account. Where applicable, this supersedes our General Investment Terms and Conditions.
Account name	Stepping Stone ISA
What is the interest rate?	3.85% Tax-Free*/AER** Interest is added to the account annually on 5 April.
Can Suffolk Building Society change the interest rate?	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.
What would the estimated balance be after 12 months based on a £1,000 deposit?	If you were to open this account with £1,000 and no further deposits or withdrawals were made, after 12 months you would earn £38.50 in interest. This would result in a total balance of £1,38.50 . Please note this is an illustration only and does not reflect your specific circumstances.
How do I open and manage my account?	<p>To be eligible for this account, you need to:</p> <ul style="list-style-type: none"> • Be a permanent UK resident, aged between 16 and 20. • Have a National Insurance Number. • Deposit a minimum of £10 up to the maximum annual HM Revenue & Customs (HMRC) ISA limit. • You can transfer an ISA from another provider where you have not used any flexible withdrawal or deposit options. • Be an existing member or a new member resident in postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE or SG. <p>You can open an account:</p> <ul style="list-style-type: none"> • By completing the appropriate application form. • 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. • Provide proof of identity. Acceptable forms of identification are detailed in our 'Verifying your identity' leaflet. Alternatively, our staff will give you full details. <p>If you change your mind:</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>How do I manage my account:</p> <ul style="list-style-type: none"> • You need to keep a minimum of £10 in the account. • The maximum that can be held in this account is £250,000. • You may deposit up to the maximum annual ISA limit set by HMRC by cash, cheque or bank transfer. • You can only deposit into one cash ISA with one provider in any tax year, however you can deposit up to the maximum annual ISA limit across other types of ISAs.

	<ul style="list-style-type: none"> • This is not a flexible ISA. If you have deposited your total ISA allowance in the current tax year, no further deposits can be accepted even if you have withdrawn some of your balance. <p>Can I transfer in my ISA from another ISA Manager?</p> <p>Yes. You can transfer in an ISA from another ISA Manager, provided you have not exercised any flexible withdrawal or deposit options.</p>
<p>Can I withdraw money?</p>	<ul style="list-style-type: none"> • Yes. You can get instant access to your money whenever you need it. • Withdrawn funds lose their tax-free status unless you are transferring them to another ISA provider. • If you've made deposits in the current tax year, closing your account would mean you are unable to open another cash ISA in the same tax year.
<p>What happens when I reach 21?</p>	<p>We will contact you 14 days before maturity. We will:</p> <ul style="list-style-type: none"> • Provide information on how you can access your funds, close your account, or continue to save with us. • Transfer your savings into our instant access ISA product available at the time if we don't hear from you.
<p>Additional Information</p>	<p>*Tax-Free Interest is free of Personal UK Income Tax, your Personal Savings Allowance and Capital Gains Tax.</p> <p>**AER (Annual Equivalent Rate) A rate which illustrates what the gross rate would be if the interest was paid and added once each year.</p> <p>Changes to these terms Are detailed in Section 19 of our General Investment Terms and Conditions.</p> <p>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.</p> <p>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.</p> <p>Financial Services Compensation Scheme Suffolk Building Society participates in the Financial Services Compensation Scheme. For full details please ask a staff member. (1248 01/24)</p>