

<b>Summary Box</b>	The summary box contains the specific terms and conditions for this account, together with our Cash ISA Key Features. Where applicable, this supersedes our General Investment Terms and Conditions.
<b>Account name</b>	Junior ISA (JISA)
<b>What is the interest rate?</b>	3.85% Tax-Free* /AER** Interest is added to the account annually on 5 April.
<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>£38.50</b> in interest. This would result in a total balance of <b>£1,038.50</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>• Be a parent or legal guardian of a child aged 0-17 or you can open an account for yourself if you are aged 16.</li> <li>• Be a permanent UK resident.</li> <li>• Deposit a minimum of £10 up to the maximum annual HM Revenue &amp; Customs JISA limit.</li> <li>• You can also transfer a JISA from another provider.</li> <li>• Be an existing member or a new member resident in postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE or SG.</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>• You can save up to the maximum annual JISA limit by cash, cheque or bank transfer.</li> <li>• You can only deposit into one cash, and one stocks and shares JISA up to the maximum annual limit across both accounts.</li> </ul>

	<ul style="list-style-type: none"> <li>• The Registered Contact will receive all correspondence.</li> <li>• A statement of transactions will be sent annually, shortly after the child's birthday.</li> <li>• At age 16, the child can contact us to can take responsibility for the account without the Registered Contact's consent.</li> </ul>
<p><b>Can I withdraw money?</b></p>	<p>No, withdrawals are not allowed until the child's 18<sup>th</sup> birthday.</p> <p><b>Can I transfer out my JISA to another JISA manager:</b> Yes. If you would like to transfer to another JISA manager, you will need to contact them to start the transfer process.</p>
<p><b>What happens when the child reaches 18?</b></p>	<p>We will write to the Registered Contact 14 days before maturity. We will:</p> <ul style="list-style-type: none"> <li>• Provide information on how the account holder can access their funds, close the account, or continue to save with us.</li> <li>• Transfer their savings into our instant access ISA product available at the time if we don't hear from them.</li> </ul>
<p><b>Additional Information</b></p>	<p><b>*Tax-Free</b> Interest is free of Personal UK Income Tax, your Personal Savings Allowance and Capital Gains Tax.</p> <p><b>**AER (Annual Equivalent Rate)</b> A rate which illustrates what the gross rate would be if the interest was paid and added once each year.</p> <p><b>Changes to these terms</b> Are detailed in Section 19 of our General Investment Terms and Conditions.</p> <p><b>Customer complaints</b> 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><b>Financial Services Compensation Scheme</b> Suffolk Building Society participates in the Financial Services Compensation Scheme. For full details please ask a staff member.</p> <p>(550 01/24)</p>