**Savings Interest Rates.**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\*\*

Interest rates correct as at 6 April 2024.

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
FIXED RATE BONDS  1 YEAR FIXED until 31 May 2025.  2 YEAR FIXED until 31 May 2026.  ONLINE 1 YEAR FIXED until 31 May 2025.  ONLINE 2 YEAR FIXED until 31 May 2026.  No withdrawals until the end of the fixed term.  Interest on 31 May. Monthly interest option available on branch based products only.	£100 - £200,000 £100 - £200,000 £100 - £100,000 £100 - £100,000	4.45% fixed 4.25% fixed 4.45% fixed 4.25% fixed
VARIABLE RATE REGULAR SAVER Variable rate until 31 May 2026.1 instant access withdrawal per year. Monthly maximum deposit of £1,000. Interest on 31 May.	£10 +	5.00% variable
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS		5.00% variable
Variable rate until 31 May 2026. 1 instant access withdrawal per year. Monthly maximum deposit of £1,000. Interest on 31 May.		5.00% variable
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS		5.00% variable  2.90% variable  Tax free***
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS  The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Co	ontact us for details.	2.90% variable
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS  The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Concept EVERYDAY ISA Instant access. Interest on 5 April.  FREEHOLD ISA  Withdrawals subject to 90 days' notice or interest penalty. Additional investments allowed. Interest on 1 December.  FIXED RATE ISAS 1 YEAR FIXED until 31 May 2025.	£10 - £250,000 £1,000 - £19,999 £20,000 - £49,999	2.90% variable Tax free***  3.75% variable 3.95% variable 4.15% variable
Variable rate until 31 May 2026.1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS  The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Co.  EVERYDAY ISA Instant access. Interest on 5 April.  FREEHOLD ISA  Withdrawals subject to 90 days' notice or interest penalty. Additional investments allowed. Interest on 1 December.  FIXED RATE ISAS	£10 - £250,000 £1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000	2.90% variable Tax free***  3.75% variable 3.95% variable 4.15% variable Tax free  4.35% fixed
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS  The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Concept	£10 - £250,000 £1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000 £100 - £250,000	2.90% variable Tax free***  3.75% variable 3.95% variable 4.15% variable Tax free  4.35% fixed Tax free 4.15% fixed Tax free
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS  The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Co.  EVERYDAY ISA Instant access. Interest on 5 April.  FREEHOLD ISA  Withdrawals subject to 90 days' notice or interest penalty. Additional investments allowed. Interest on 1 December.  FIXED RATE ISAS  1 YEAR FIXED until 31 May 2025. 2 YEAR FIXED until 31 May 2026. 120 days' interest penalty for early closure. Interest on 31 May. Monthly interest option available.  Children and young people	£10 - £250,000 £1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000 £100 - £250,000	2.90% variable Tax free***  3.75% variable 3.95% variable 4.15% variable Tax free  4.35% fixed Tax free 4.15% fixed Tax free
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Concept C	£10 - £250,000  £1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000  £100 - £250,000	2.90% variable Tax free***  3.75% variable 3.95% variable 4.15% variable Tax free  4.35% fixed Tax free 4.15% fixed Tax free  4.15% fixed Tax free
Variable rate until 31 May 2026. 1 instant access withdrawal per year.  Monthly maximum deposit of £1,000. Interest on 31 May.  ISAS  The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Concept Section 1 Section 1 Section 1 December.  FIXED RATE ISAS  1 YEAR FIXED until 31 May 2025. 2 YEAR FIXED until 31 May 2026. 120 days' interest penalty for early closure. Interest on 31 May. Monthly interest option available.  Children and young people  The maximum amount you can invest in a Junior ISA for the 2024/25 tax year is £9,000 and you can also transfer in 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.  FAMILY TREE (TRUST) Can be opened by parents, grandparents and legal guardians of a child under 18.	£10 - £250,000  £1,000 - £19,999 £20,000 - £49,999 £50,000 - £250,000  £100 - £250,000  £100 - £250,000	2.90% variable Tax free***  3.75% variable 3.95% variable 4.15% variable Tax free  4.35% fixed Tax free 4.15% fixed Tax free  4.15% fixed Tax free

