

Summary Box	The summary box contains the specific terms and conditions for this account and should be read in conjunction with our ISA Key Facts. Where applicable, this supersedes our General Investment Terms and Conditions.
Account name	Everyday ISA
What is the interest rate?	2.65% 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 £26.50 in interest. This would result in a total balance of £1,026.50 . 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 18 or over. If you were aged 16 or 17 as of 5 April 2024, you can open and subscribe to one single adult cash ISA until you are 18. • Have a National Insurance Number. • Deposit a minimum of £10 up to the maximum annual HM Revenue & Customs (HMRC) ISA limit. • 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. Or by post, 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.

- Our ISA Key Facts document gives you important information about managing your ISA and should be read in conjunction with these terms and conditions.

Can I transfer in my ISA from another ISA Manager?

Yes. You can transfer in an ISA from another ISA Manager. We cannot accept partial transfers of current years' subscriptions or flexible ISAs, where you have used your flexible options.

Can I withdraw money?

- 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.

Additional Information

***Tax-Free**

Interest is free of Personal UK Income Tax, your Personal Savings Allowance and Capital Gains Tax.

****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 to provide a first-class customer service, sadly sometimes things do go wrong. Your concerns are important to us to improve quality of service and identify possible training needs.

We are committed to ensuring all complaints are fully and fairly addressed. If you have a complaint, please let us know and we will do our very best to resolve the problem. A leaflet is available detailing our complaint procedure, which you can request 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.

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