

# Savings interest rates.

To open a new account, you must be an existing member, or a new applicant living in our local postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE or SG. Online accounts are available to those living anywhere in the United Kingdom.

Interest rates correct as at 2 September 2024.

APPLY  
BY

BALANCE

GROSS\*  
AER\*\*

## Easy Access.

For making withdrawals whenever you want.

### EVERYDAY SAVER

Instant access. Interest on 1 December.  
Unlimited withdrawals.

Branch or Post

£10 - £250,000

2.65% variable

## Regular Saver.

Save regularly each month.

### VARIABLE RATE REGULAR SAVER (31.05.2026)

Variable rate until 31 May 2026. 1 instant access  
withdrawal per year.  
Monthly maximum deposit of £1,000. Interest on 31 May.

Branch or Post

£10 +

5.00% variable

### ONLINE 1 YEAR VARIABLE RATE REGULAR SAVER (30.09.2025)

Variable rate until 30 September 2025. No withdrawals  
until end of term. Monthly maximum deposit of £500.  
Interest on 30 September.

Online

£10 +

5.15% variable

## Children and young people's accounts.

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 ISAs from other providers from previous tax years.

### JUNIOR ISA (0-17)

For children who do not have a Child Trust Fund.  
No withdrawals allowed until child reaches 18 years old.  
Interest on 5 April.

Branch or Post

£10 +

3.60% variable  
Tax free\*\*\*

### FAMILY TREE (TRUST)

Can be opened by parents, grandparents and legal  
guardians of a child under 18.  
Withdrawals subject to 90 days' notice or interest penalty.  
Interest on 1 December. Penalty for early closure.

Branch or Post

£10 - £50,000

3.70% variable

### STEPPING STONE ISA (16-20)

Instant access. Interest on 5 April.  
Unlimited withdrawals.

Branch or Post

£10 - £150,000

3.60% variable  
Tax fee

### SUFFOLK YOUNG SAVER (0-20)

Instant access. Interest on 1 December.  
Unlimited withdrawals.

Branch or Post

£10 - £25,000

3.60% variable

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## Limited Access.

Limited withdrawals throughout the year.

### SUFFOLK SAVVY SAVER (ISSUE 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	3.50% variable
Branch or Post	£20,000 - £49,999	3.70% variable
	£50,000 - £250,000	3.90% 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.

Branch or Post	£1,000 - £250,000	4.35% variable
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### 180 DAY NOTICE ACCOUNT

Withdrawals subject to 180 days' notice or interest penalty. Additional investments allowed. Interest on 1 December. Monthly interest option available.

Branch or Post	£1,000 - £250,000	4.75% variable
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### 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.

Branch or Post	£10 - £100,000	3.45% variable
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## Fixed Rate Bonds.

Get a fixed rate of interest when you lock away your pot for a fixed period of time.

### 1 YEAR FIXED RATE BOND

Fixed until 30 September 2025. No withdrawals until end of term. Monthly interest option available. Interest on 30 September.

	£100 - £200,000	4.40% fixed
Branch or Post		

### 2 YEAR FIXED RATE BOND

Fixed until 30 September 2026. No withdrawals until end of term. Monthly interest option available. Interest on 30 September.

	£100 - £200,000	4.20% fixed
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### ONLINE 1 YEAR FIXED RATE BOND

Fixed until 30 September 2025. No withdrawals until end of term. Interest on 30 September.

Online	£100 - £100,000	4.40% fixed
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### ONLINE 2 YEAR FIXED RATE BOND

Fixed until 30 September 2026. No withdrawals until end of term. Interest on 30 September.

	£100 - £100,000	4.20% fixed
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Interest rates correct as at 2 September 2024.

**APPLY  
BY**

**BALANCE**

**GROSS\*  
AER\*\***

## ISAs.

**Earn tax free interest.**

**The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Contact us for details.**

### EVERYDAY ISA

Instant access. Interest on 5 April. Unlimited withdrawals.

Branch or Post

£10 - £250,000

2.65% variable  
Tax free

### FREEHOLD ISA

Withdrawals subject to 90 days' notice or interest penalty. Additional investments allowed. Interest on 1 December.

Branch or Post

£1,000 - £19,999

3.50% variable

£20,000 - £49,999

3.70% variable

£50,000 - £250,000

3.90% variable  
Tax free

### LIMITED ISSUE ACCESS ISA

Variable rate until 31 August 2026. 1 penalty free withdrawal per year. Thereafter withdrawals subject to 180 days' notice or interest penalty. Additional investments allowed. Monthly interest option available. Interest on 31 August.

Branch or Post

£1,000 - £250,000

4.50% variable  
Tax free

### 1 YEAR FIXED RATE ISA

Fixed until 30 September 2025. No partial withdrawals. Early closure subject to 120 days' interest penalty. Monthly interest option available. Interest on 30 September.

Branch or Post

£100 - £250,000

4.30% fixed  
Tax free

### 2 YEAR FIXED RATE ISA

Fixed until 30 September 2026. No partial withdrawals. Early closure subject to 120 days' interest penalty. Monthly interest option available. Interest on 30 September.

Branch or Post

£100 - £250,000

4.10% fixed  
Tax free

### ONLINE 1 YEAR FIXED RATE ISA

Fixed until 30 September 2025. No partial withdrawals. Early closure subject to 120 days' interest penalty. Interest on 30 September.

Online

£100 - £100,000

4.30% fixed  
Tax free

### ONLINE 2 YEAR FIXED RATE ISA

Fixed until 30 September 2026. No partial withdrawals. Early closure subject to 120 days' interest penalty. Interest on 30 September.

Online

£100 - £100,000

4.10% fixed  
Tax free



**\*Gross.**

The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, please refer to [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. This helps you compare more easily the return you can expect from your savings over time.

**\*\*\*Tax free.**

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

**Closed issues.**

Details of rates paid on accounts no longer available to new savers are available in branches, at [suffolkbuildingsociety.co.uk](http://suffolkbuildingsociety.co.uk) or by calling us on 0330 123 0723.

**Change of interest rates.**

When rates change, we will advertise the new rates in our branches and display them on our website. For more information refer to our General Investment Terms & Conditions.

**Other changes.**

Any other changes in terms will be displayed in our branch offices. At least thirty days' notice will be given of any changes to your disadvantage.

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