

EFFECTIVE 11/03/2025

Changes to variable rate savings.

For accounts currently available to open.

This leaflet details changes to variable rate savings accounts available to open in branch or online.

Account name	Balance	Interest rate up to 10/03/2025 % Gross*/AER**	Interest rate from 11/03/2025 % Gross*/AER**
Everyday ISA	£10 and above	2.45 Tax Free***	2.30 Tax Free***
Everyday Saver	£10 and above	2.45	2.30
Member Reward Saver	£10 - £100,000	3.25	3.10
120 Day Notice Account (Includes Online)	£1,000 and above	4.15	4.00
Single Access ISA	£1,000 and above	4.00	3.90
Suffolk Savvy Saver (3)	£1,000 - £19,999	3.30	3.15
	£20,000 - £49,999	3.50	3.35
	£50,000 and above	3.70	3.55
Freehold ISA	£1,000 - £19,999	3.30 Tax Free	3.15 Tax Free
	£20,000 - £49,999	3.50 Tax Free	3.35 Tax Free
	£50,000 and above	3.70 Tax Free	3.55 Tax Free
1 Year Variable Rate Regular Saver (31.03.2026) (Includes Online)	£10 and above	5.00	5.00
Family Tree Trust	£10 - £50,000	3.45	3.30
Junior ISA	£10 and above	3.45 Tax Free	3.30 Tax Free
Stepping Stone ISA (Ages 16 - 20)	£10 and above	3.45 Tax Free	3.30 Tax Free
Suffolk Young Saver (Ages 0 - 20)	£10 - £25,000	3.45	3.30

*The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, please refer to www.gov.uk.

**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.

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

If you would like this in large print, please call us on 0330 123 0723.