

Changes to variable rate savings.

EFFECTIVE 01/10/2025

For accounts currently available to open in branch or online.

Existing fixed rate savings accounts are unaffected and will not have any rate changes applied.

Account name	Balance	Interest rate up to 30/09/2025 % Gross*/AER**	Interest rate from 01/10/2025 % Gross*/AER**
Everyday ISA	£10 and above	2.05 Tax Free***	1.85 Tax Free
Everyday Saver	£10 and above	2.05	1.85
Member Reward Saver	£10 - £100,000	2.85	2.70
120 Day Notice Account (Includes online)	£1,000 and above	3.75	3.65
35 Day Notice Account (Includes online)	£100 and above	3.25	3.15
Single Access ISA	£1,000 and above	3.80 Tax Free	3.70 Tax Free
Suffolk Savvy Saver (3)	£1,000 - £19,999	2.90	2.80
	£20,000 - £49,999	3.10	3.00
	£50,000 and above	3.30	3.20
Freehold ISA	£1,000 - £19,999	2.90 Tax Free	2.80 Tax Free
	£20,000 - £49,999	3.10 Tax Free	3.00 Tax Free
	£50,000 and above	3.30 Tax Free	3.20 Tax Free
Family Tree Trust	£10 - £50,000	3.05	2.85
Junior ISA	£10 and above	3.05 Tax Free	2.85 Tax Free
Stepping Stone ISA (Ages 17 - 24)	£10 and above	3.05 Tax Free	2.85 Tax Free
Suffolk Young Saver (Ages 0 - 20)	£10 - £25,000	3.05	2.85
Everyday Business Saver	£25,000 - £1,000,000	2.55	2.40
Business 90 Day Notice Account	£25,000 - £99,999	3.10	3.00
	£100,000 - £1,000,000	3.35	3.25
35 Day Charity Saver	£15,000 - £1,000,000	3.50	3.35

*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

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