

Summary Box	The summary box contains the specific terms and conditions for this account. Where applicable, this supersedes our General Investment Terms and Conditions.
Account name	Suffolk Savvy Saver (Issue 3)
What is the interest rate?	Balances of £1,000 - £19,999 earn a rate of 2.80% Gross*/AER** Balances of £20,000 - £49,999 earn a rate of 3.00% Gross/AER Balances of £50,000 - £500,000 earn a rate of 3.20% Gross/AER Interest is added to the account annually on 30 November or can be paid into another Suffolk Building Society account or direct to your bank account on an annual or monthly basis. Interest paid monthly cannot be added to the account. When your balance moves into a different tier, you will receive the interest rate shown above on the whole account balance for that tier.
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 £28 in interest. If you chose to have interest added, this would result in a total balance of £1,028 . Please note this is an illustration only and does not reflect your specific circumstances.
How do I open and manage my account?	To be eligible for this account: • You need to be aged 16 or over. • Provide an opening investment between £1,000 and £500,000. • Be a permanent UK resident. You can open an account: • By completing the appropriate application form. • Visit any of our branches with your opening investment of cash or cheque or apply by post by 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. If you change your mind: 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. How do I manage my account: • You need to keep a minimum of £1,000 in the account. • The maximum that can be held in this account is £500,000. • You may invest up to the maximum balance by cash, cheque or bank transfer.

Can I withdraw money?

- You can make one penalty free withdrawal between 1 December and 30 November each year. This can include closure of your account.
- Subsequent withdrawals or closure are subject to 90 days' notice or 90 days' interest penalty. This means that you can access your funds instantly where you accept the penalty.
- The penalty will first be deducted from accrued interest. If there is insufficient accrued interest the penalty will be deducted from the balance in your account.

Additional Information

*Gross

The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, visit 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.

How we report interest to HM Revenue & Customs (HMRC)

We report the total interest earned on your savings account without deducting any interest penalty that may have been applied due to a withdrawal or closure. This might have been because you were unable to give notice in line with the account terms and conditions. This may mean a higher portion of your personal savings allowance will be used up. You can find out more information about your Personal Savings Allowance at www.gov.uk.

Changes to these terms

Are detailed in Section 19 of our General Investment Terms and Conditions.

Customer complaints

Although we do all we can at Suffolk Building Society to provide a first-class customer service, sadly from time to time things do go wrong. We are keen to be aware of your concerns as they help us to identify ways in which we can improve the quality of service and possible training needs.

We are committed to ensuring all complaints are fully and fairly addressed. If you have a complaint, please let us know by visiting any branch or agency or call 0330 123 0723 and we will do our very best to resolve the problem. A leaflet is available detailing our complaint procedure. You can request a copy of this 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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