Savings interest rates.

To open a new account, you must be a personal saver who is both resident, and tax resident in the UK.

Interest rates correct as at:
19 November 2025.

SYMBOL KEY: In branch | Online | By post

Fixed Rate Bonds.

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

Account	Channel	Minimum deposit	Gross*/AER**
1 YEAR FIXED RATE BOND Fixed until 31 January 2027. No withdrawals until end of term.	In branch, By post, Online	£100	**4.00%** fixed
2 YEAR FIXED RATE BOND Fixed until 31 January 2028. No withdrawals until end of term.	In branch, By post, Online	£100	**3.95%** fixed
3 YEAR FIXED RATE BOND Fixed until 31 January 2029. No withdrawals until end of term.	In branch, By post, Online	£100	**3.90%** fixed

ISAs.

Earn tax free interest.
The maximum amount you can invest in an ISA for the 2025/26 tax year is £20,000 unless you are transferring in. Contact us for more details.

Account	Channel	Minimum deposit	Gross*/AER**
EVERYDAY ISA Instant access. Unlimited withdrawals.	In branch, By post	£10	**1.85%** variable, tax free***
FREEHOLD ISA 90 days' notice or interest penalty to withdraw.	In branch, By post	£1,000 £20,000 £50,000	**2.80%** variable **3.00%** variable **3.20%** variable, tax free
SINGLE ACCESS ISA 1 penalty free withdrawal per year. Additional withdrawals subject to 180 days' notice or interest penalty.	In branch, By post	£1,000	**3.70%** variable, tax free
1 YEAR FIXED RATE ISA Fixed until 31 January 2027. No partial withdrawals. Early closure subject to 120 days' interest penalty.	In branch, By post, Online	£100	**4.00%** fixed, tax free
2 YEAR FIXED RATE ISA Fixed until 31 January 2028. No partial withdrawals. Early closure subject to 120 days' interest penalty.	In branch, By post, Online	£100	**3.95%** fixed, tax free
3 YEAR FIXED RATE ISA Fixed until 31 January 2029. No partial withdrawals. Early closure subject to 180 days' interest penalty.	In branch, By post, Online	£100	**3.90%** fixed, tax free

General Savings Accounts.

Personal savings accounts, with a range of access terms. Refer to specific terms and conditions for more information.

Account	Channel	Minimum deposit	Gross*/AER**
EVERYDAY SAVER Instant access. Unlimited withdrawals.	In branch, By post	£10	**1.85%** variable
SUFFOLK SAVVY SAVER (ISSUE 3) 1 penalty free withdrawal per year. Additional withdrawals subject to 90 days' notice or interest penalty.	In branch, By post	£1,000 £20,000 £50,000	**2.80%** variable **3.00%** variable **3.20%** variable
35 DAY NOTICE ACCOUNT 35 days' notice or interest penalty to withdraw.	In branch, By post, Online	£100	**3.15%** variable
120 DAY NOTICE ACCOUNT 120 days' notice or interest penalty to withdraw.	In branch, By post, Online	£1,000 £150,000	**3.65%** variable **3.80%** variable
180 DAY NOTICE ACCOUNT 180 days' notice or interest penalty to withdraw.	In branch, By post	£1,000 £150,000	**3.85%** variable **4.00%** variable
MEMBER REWARD SAVER 3 penalty free withdrawals per year. Additional withdrawals subject to 60 days' notice or interest penalty.	In branch, By post	£10	**2.70%** variable
1 YEAR FIXED RATE REGULAR SAVER Fixed rate until 31 January 2027. No withdrawals until end of term.	In branch, By post, Online	£10	**5.00%** fixed

Children and Young People's Accounts.

The maximum amount you can invest in a Junior ISA for the 2025/26 tax year is £9,000 unless you are transferring in. Contact us for more details.

Account	Channel	Minimum deposit	Gross*/AER**
JUNIOR ISA (AGED 0-17) No withdrawals until child reaches 18 years old.	In branch, By post	£10	**2.85%** variable, tax free***
FAMILY TREE (TRUST) Instant access. Unlimited withdrawals. Can be opened by parents, grandparents and legal guardians of a child under 18.	In branch, By post	£10	**2.85%** variable
SUFFOLK YOUNG SAVER (AGED 0-20) Instant access. Unlimited withdrawals.	In branch, By post	£10	**2.85%** variable
STEPPING STONE ISA (AGED 17-24) Instant access. Unlimited withdrawals. Can be opened by people aged 18-24, or if you were aged 17 as of 5 April 2025.	In branch, By post	£10	**2.85%** variable, tax free