

**1 YEAR FIXED RATE REGULAR SAVER (28.02.2027)**

<b>Summary Box</b>	The summary box contains the specific terms and conditions for this account. Where applicable, this supersedes our General Investment Terms and Conditions.
<b>Account name</b>	1 Year Fixed Rate Regular Saver (28.02.2027)
<b>What is the interest rate?</b>	5.00% Gross*/AER** Interest is added to the account annually on 28 February.
<b>Can Suffolk Building Society change the interest rate?</b>	The interest rate on this account is fixed until the maturity date on <b>28 February 2027</b> .
<b>What would the estimated balance be after 12 months based on a £1,200 deposit?</b>	If you deposited <b>£100</b> on the 1 <sup>st</sup> of each month and no further deposits or withdrawals were made, after 12 months you would earn <b>£32.53</b> in interest. This would result in a total balance of <b>£1,232.53</b> . Please note this is an illustration only and does not reflect your specific circumstances.
<b>How do I open and manage my account?</b>	<p><b>To be eligible for this account:</b></p> <ul style="list-style-type: none"> <li>• You need to be aged 16 or over.</li> <li>• Provide an opening investment between £10 and £500.</li> <li>• Be a permanent UK resident.</li> <li>• You can be the first named holder on one 1 Year Fixed Rate Regular Saver (28.02.2027). However, you can also be the second named holder on a joint account.</li> </ul> <p><b>You can open an account:</b></p> <ul style="list-style-type: none"> <li>• By completing the appropriate application form.</li> <li>• 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.</li> <li>• Provide proof of identity. Acceptable forms of identification are detailed in our 'Verifying your identity' leaflet. Alternatively, our staff will give you full details.</li> </ul> <p><b>Can I change my mind:</b></p> <p>No. This product does not have a cooling off period. Once you have made your first deposit, you cannot access your funds until the first working day after your maturity date.</p> <p><b>How do I manage my account:</b></p> <ul style="list-style-type: none"> <li>• You need to keep a minimum of £10 in the account.</li> <li>• You can make at least one deposit per calendar month until the end of the fixed period, by standing order or bank transfer. You can vary this amount between £10 and £500.</li> <li>• You cannot transfer funds from another Suffolk Building Society account.</li> <li>• You may invest up to the maximum balance by cash, cheque or bank transfer.</li> </ul>

	<p><b>What happens if I miss a monthly deposit:</b></p> <p>Your account will remain open until maturity, and you can continue to save monthly.</p>
<p><b>Can I withdraw money?</b></p>	<p><b>No, withdrawals and early closure are not permitted during the fixed term.</b></p> <p>Your funds will be made available to you on the next working day after your maturity date.</p> <p><b>What happens at the end of the fixed rate period?</b></p> <p>We will contact you 14 days before maturity. We will:</p> <ul style="list-style-type: none"> <li>• Provide information on how you can access your funds, close your account, or continue to save with us.</li> <li>• Give you a time frame in which to decide.</li> </ul>
<p><b>Additional Information</b></p>	<p>You might have to pay tax on any interest that exceeds your Personal Savings Allowance (PSA). How your account is taxed will depend on your personal situation.</p> <p>The tax information we provide is based on the laws and HMRC guidance as we currently understand them, but these may be updated in the future. For further details, please refer to the HMRC website.</p> <p><b>*Gross</b></p> <p>The rate paid with no income tax deducted.</p> <p><b>**AER (Annual Equivalent Rate)</b></p> <p>A rate which illustrates what the gross rate would be if the interest was paid and added once each year.</p> <p><b>Changes to these terms</b></p> <p>Are detailed in Section 19 of our General Investment terms and Conditions.</p> <p><b>Customer complaints</b></p> <p>Although we do all we can to provide a first-class customer service, sadly sometimes things do go wrong. Your concerns are important to us to improve quality of service and identify possible training needs.</p> <p>We are committed to ensuring all complaints are fully and fairly addressed. If you have a complaint, please let us know and we will do our very best to resolve the problem. A leaflet is available detailing our complaint procedure, which you can request at any time.</p> <p><b>Financial Services Compensation Scheme</b></p> <p>Suffolk Building Society participates in the Financial Services Compensation Scheme. For full details please ask our staff</p> <p>1898 (12/25)</p>