Suffolk Building Society

3 YEAR FIXED RATE BOND (28.02.2029)

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	3 Year Fixed Rate Bond (28.02.2029)
What is the interest rate?	The interest rate is 3.80% Gross* /AER** Interest is added to the account annually on 28 February 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.
Can Suffolk Building Society change the interest rate?	The interest rate is fixed until the maturity date on **28 February 2029**.
What would the estimated balance be after 36 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, you would earn **£38** interest each year. If you chose to have interest added, this would result in a total balance of **£1,118.38** after 36 months. This is due to earning interest on your interest each year. 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. • Be a permanent UK resident and tax resident. • Deposit a minimum of £100 up to a maximum of £500,000. **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. **Can I change my mind:** 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. **How to manage your account:** • Once an account is open, additional receipts can be made up to the maximum balance, whilst this bond remains available to open. • An individual is only allowed to be the sole or first named account holder on one 3 Year Fixed Rate Bond (28.02.2029). However, you can also be the second named account holder on one joint account.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register
Firm Registration Number (FRN) 104875

Suffolk Building Society

Can I withdraw money?	**No, withdrawals and early closure are not permitted during the fixed term.** Your funds will be made available to you on the next working day after your maturity date. **What happens at the end of the fixed rate term?** We will contact you 14 days before maturity. We will: • Provide information on how you can access your funds, close your account, or continue to save with us. • Give you a time frame in which to decide. • Transfer your savings to another fixed term savings product with the closest access terms and duration if we don't hear from you.
Additional Information	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. 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. ***Gross** The rate paid with no income tax deducted. ****AER (Annual Equivalent Rate)** A rate which illustrates what the gross rate would be if the interest was paid and added once each year. **Changes to these terms** Are detailed in Section 19 of our General Investment Terms and Conditions. **Customer complaints** 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. 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. **Financial Services Compensation Scheme** Suffolk Building Society participates in the Financial Services Compensation Scheme. For full details please ask our staff. 1894 (12/25)