



*Gross.

The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, please refer to 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. This helps you compare more easily the return you can expect from your savings over time.

***Tax free.

Interest is free of Personal UK Income Tax, your Personal Savings Allowance and Capital Gains Tax.

Accounts no longer available to open.

Details of rates paid on accounts no longer available to new savers are available in branches, at suffolkbildingsociety.co.uk or by calling us on 0330 123 0723.

Change of interest rates.

When rates change, we will advertise the new rates in our branches and display them on our website. For more information refer to our General Investment Terms & Conditions.

Other changes.

Any other changes in terms will be displayed in our branch offices. At least thirty days' notice will be given of any changes to your disadvantage.

Suffolk

Building

Society



Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ
0330 123 0723
suffolkbildingsociety.co.uk

Suffolk Building Society is 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.

INVL22 (12/25)

Suffolk

Building

Society

Savings interest rates.

22 December 2025

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

	CHANNEL	MINIMUM DEPOSIT	GROSS*/AER**
Easy Access. For making withdrawals whenever you want.			
EVERYDAY SAVER Instant access. Unlimited withdrawals. Interest is paid annually.		£10	1.85% variable
EVERYDAY ISA Instant access. Unlimited withdrawals. Interest is paid annually.		£10	1.85% variable tax free***
Regular Saver. Save regularly each month.			
1 YEAR FIXED RATE REGULAR SAVER Fixed until 28 February 2027. No withdrawals until end of term. Interest is paid annually.		£10 - £500pcm	5.00% fixed
ONLINE 1 YEAR FIXED RATE REGULAR SAVER Fixed until 28 February 2027. No withdrawals until end of term. Interest is paid annually.		£10 - £250pcm	5.00% fixed
Fixed Rate Bonds. Get a fixed rate of interest when you lock away your pot for a fixed period of time.			
1 YEAR FIXED RATE BOND Fixed until 28 February 2027. No withdrawals until end of term. Interest is paid monthly or annually.		£100	3.90% fixed
2 YEAR FIXED RATE BOND Fixed until 29 February 2028. No withdrawals until end of term. Interest is paid monthly or annually.		£100	3.85% fixed
3 YEAR FIXED RATE BOND Fixed until 28 February 2029. No withdrawals until end of term. Interest is paid monthly or annually.		£100	3.80% fixed

SYMBOL KEY

In branch

By post

Online

Savings interest rates.

22 December 2025

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

CHANNEL	MINIMUM DEPOSIT	GROSS*/AER**
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Individual Savings Accounts (ISAs).

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 details.

FREEHOLD ISA

90 days' notice or interest penalty to withdraw. Interest is paid annually.



£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. Interest is paid monthly or annually.



£1,000

3.70% variable
tax free

1 YEAR FIXED RATE ISA

Fixed until 28 February 2027. No partial withdrawals. Early closure subject to 120 days' interest penalty. Interest paid monthly or annually.



£100

3.90% fixed
tax free***

2 YEAR FIXED RATE ISA

Fixed until 29 February 2028. No partial withdrawals. Early closure subject to 120 days' interest penalty. Interest paid monthly or annually.



£100

3.85% fixed
tax free

3 YEAR FIXED RATE ISA

Fixed until 28 February 2029. No partial withdrawals. Early closure subject to 180 days' interest penalty. Interest paid monthly or annually.



£100

3.80% fixed
tax free

SYMBOL KEY In branch By post Online

CHANNEL	MINIMUM DEPOSIT	GROSS*/AER**
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General Savings Accounts.

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

SUFFOLK SAVVY SAVER (ISSUE 3)

1 penalty free withdrawal per year. Additional withdrawals subject to 90 days' notice or interest penalty. Interest is paid monthly or annually.



£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. Interest is paid annually.



£100

3.15% variable

120 DAY NOTICE ACCOUNT

120 days' notice or interest penalty to withdraw. Interest is paid monthly or annually.



£1,000
£150,000

3.65% variable
3.80% variable

180 DAY NOTICE ACCOUNT

180 days' notice or interest penalty to withdraw. Interest is paid monthly or annually.



£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. Interest is paid annually.



£10

2.70% variable

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.

JUNIOR ISA (AGED 0-17)

No withdrawals until the child reaches 18 years old. Interest is paid annually.



£10

2.85% variable
tax free***

STEPPING STONE ISA (AGED 17-24)

Instant access. Unlimited withdrawals. Can be opened and managed by people aged 18-24, or if you are already aged 17 as of 5 April 2025. Interest is paid annually.



£10

2.85% variable
tax free

FAMILY TREE (TRUST)

Can be opened by parents, grandparents and legal guardians of a child under 18. Withdrawals or closure are only permitted by cheque or transfer payable to the child. Interest is paid annually.



£10

2.85% variable

SUFFOLK YOUNG SAVER (AGED 0-20)

Instant access. Unlimited withdrawals. Interest is paid annually.



£10

2.85% variable

SYMBOL KEY In branch By post Online