

Summary Box	The summary box contains the specific terms and conditions for this account and should be read in conjunction with our ISA Key Facts. Where applicable, this supersedes our General Investment Terms and Conditions.
Account name	Double Access ISA
What is the interest rate?	3.65% Tax-Free*/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.
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 our General Investment Terms and 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 £36.50 in interest. If you chose to have interest added, this would result in a total balance of £1,036.50 . Please note this is an illustration only and does not reflect your specific circumstances.
How do I open and manage my account?	<p>To be eligible for this account, you need to:</p> <ul style="list-style-type: none"> • Be a permanent UK resident, aged 18 or over. • Have a National Insurance Number. • Deposit a minimum of £1,000 up to the maximum annual HM Revenue & Customs (HMRC) ISA limit. <p>You can open an account:</p> <ul style="list-style-type: none"> • By completing the appropriate application form. • Visit any of our branches with your opening investment. Or by post, 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. <p>If you change your mind:</p> <p>If you cancel your subscription within 14 days of opening your account, we'll help you move to another account or return your savings with interest. If your ISA was funded by an ISA transfer, you can move it to another ISA to keep its tax-free status.</p> <p>How do I manage my account:</p> <ul style="list-style-type: none"> • 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 deposit up to the maximum annual ISA limit set by HMRC by cash, cheque or bank transfer.

- Our ISA Key Facts gives you important information about managing your ISA and should be read in conjunction with these terms and conditions.

Can I transfer in my ISA from another ISA Manager?

Yes. You can transfer in an ISA from another ISA Manager. We cannot accept partial transfers of current years' subscriptions or flexible ISAs, where you have used your flexible options.

Can I withdraw money?

You can make two penalty free withdrawals, including closure, each calendar year between 1 December and 30 November.

- Subsequent withdrawals or closure is subject to 180 days' notice or 180 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.
- Withdrawn funds lose their tax-free status unless you are transferring them to another ISA provider.

Additional Information

***Tax-Free**

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

****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.

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 a staff member.

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Key features of our Cash ISAs.

keyfacts®

This is an important document which you should keep along with the Product Terms and Conditions of your ISA.

The Prudential Regulatory Authority and the Financial Conduct Authority are the independent financial services regulators. They require us, Suffolk Building Society, to give you this important information.

What is the purpose of this document?

To describe the key features of our Cash ISA and to help you to decide whether our Cash ISA is right for you. You should read this document carefully, together with the Product Terms and Conditions and General Investment Terms and Conditions and keep both documents for future reference.

What is an ISA?

An ISA is an Individual Savings Account which allows you to save and invest money with valuable tax benefits. All the interest you earn within your ISA is free of UK Income Tax and does not count towards your Personal Savings Allowance, so long as you comply with ISA rules.

What types of ISA do you offer?

Suffolk Building Society only offers Cash ISAs. We have a comprehensive range to suit different savings goals. Our current range can be found in our Savings Interest Rate Guide, which is available from our website suffolkbildingsociety.co.uk or ask at one of our branches. Our Cash ISAs do not offer a flexible option and are not Stakeholder ISAs.

Questions and answers

Can I open a Cash ISA?

- You can open a Cash ISA if you are:
 - an individual aged 18 or over.
 - ordinarily resident in the UK, or perform duties as a crown employee overseas or are in a marriage or civil partnership with such a person.
- Accounts can only be held in a sole name. Joint accounts are not permitted.
- An attorney/deputy acting under an Enduring Power of Attorney, Lasting Power of Attorney or Court of Protection. General Powers of Attorney can also be accepted under certain conditions.

Your ISA allowance

Every tax year you're allocated a tax-free ISA allowance, and you can save up to this annual limit without paying any UK Income and Capital Gains Tax on the interest or returns your ISA earns. This allowance is reviewed every tax year, which, in the UK, runs from 6 April to 5 April the following year. Eligibility in respect of the ISA rules will depend on your individual circumstances.

There are a number of different types of ISA. You can choose whether to invest all or part of your annual ISA allowance in any of these types, including multiple ISAs of the same type.

Lifetime ISA and Junior ISA are the exception and only one of each type can be opened.

If you hold an ISA and are aged under 18, you will only be able to subscribe to one single adult cash ISA until you reach age 18.

How can I pay money in?

Subject to the Terms and Conditions of your chosen Cash ISA, money can be paid in by:

- Cash, cheque or debit card at any of our branches.
- Posting a cheque to any of our branches or Head Office.
- Electronically from your bank account.

Can I make withdrawals?

- Withdrawals can be made in accordance with the Product's Terms and Conditions.
- The Society does not offer flexible ISAs. All funds deposited count towards your annual ISA allowance, regardless of any funds withdrawn.
- If you close your account, your savings will lose their tax-free benefit unless you are transferring your funds to another ISA provider.

What happens if I pay in too much money?

- The Society makes regular checks to ensure that the ISA limit is not exceeded.
- If you exceed your ISA annual allowance we will return the money to you.
- HM Revenue & Customs helpline can also advise you what action to take - call 0845 604 1701.

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Can I change my mind?

If you cancel your subscription within 14 days of opening your account, we'll help you move to another account or return your savings with interest. Subscriptions repaid to you, will not count towards your annual ISA allowance. If your ISA was funded by an ISA transfer, you can move it to another ISA to keep its tax-free status.

Can I transfer-in the balance from an ISA elsewhere to Suffolk Building Society?

- It's important that you speak to us first. We will start the transfer process for you, so that your funds keep their tax-free status. Don't try to withdraw the funds yourself.
- Check with your provider if you have a Flexible ISA. If you have used any flexible options, we won't be able to accept the transfer.
- We do not accept partial transfers of current tax years' subscriptions.
- Check your Product Terms and Conditions, to make sure you can make additional deposits. If so, we can provide you with the transfer request forms.
- The Cash ISA transfer process should be complete within 15 working days. We will ensure that your deposit starts earning interest from the date your provider transfers your funds. Transfers from other types of ISA can take longer. Please speak to your current provider for more information.

Can I transfer out of the Suffolk Building Society Cash ISA to another ISA elsewhere?

- Check your Product Terms and Conditions, to see if there are any restrictions on transferring out your ISA.
- We do not offer partial transfers of current years' subscriptions.
- It's important that you speak to your new provider first. They will start the transfer process for you, so that your funds keep their tax free status. Don't try to withdraw the funds yourself.
- We will process your transfer request within 5 working days subject to your confirmation of whether you wish to serve any notice period or accept any penalty that may apply.

Can I transfer between my existing Suffolk Building Society Cash ISAs?

- Check your Product Terms and Conditions to see if there are any restrictions on transferring your ISA.
- If you are transferring to an existing ISA, check your Product Terms and Conditions to make sure you can make additional deposits.
- You can transfer all or part of your ISA. This includes partial transfers of current years' subscriptions.

Are there any charges involved?

- No, there are no charges involved in saving into a Cash ISA with Suffolk Building Society.

- However, an interest penalty may be charged for a withdrawal or closure, in accordance with the Product Terms and Conditions.

What happens if I move abroad?

- You can keep your ISA open with us but you won't be able to subscribe to your ISA whilst you remain a non-UK resident.
- If you return to the UK, you will need to complete a new ISA declaration. This confirms that you meet the residence requirements to continue subscribing to your ISA.

What happens if I die?

If you pass away, your spouse or civil partner will be eligible to receive an Additional ISA Allowance. Otherwise known as an Additional Permitted Subscription (APS). This allowance is in addition to the annual ISA allowance they already receive, and means they could benefit from paying less tax on their savings. This doesn't mean they will directly inherit the money in your ISA. Instead, they will inherit an additional ISA allowance to the same value of the ISAs you held. More information on how the allowance is calculated can be found in our Bereavement Guide.

Delegation to a third party

If we delegate any of our functions or responsibilities under this agreement to someone else, we will satisfy ourselves that the person or organisation we delegate to will be competent to carry out those functions and responsibilities.

Void ISAs

If we become aware that you fail to satisfy the provisions of the ISA Regulations such that your ISA has or will become void, we will notify you and your account will be closed. If your ISA is declared void, the funds will be returned to you.

How to contact us

Contact or visit any branch, or contact our Head Office:

- Suffolk Building Society, Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ.
- Phone: 0330 123 0723
- Email: hello@suffolkbuildingsociety.co.uk
- Website: suffolkbuildingsociety.co.uk

Other information

Customer complaints

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