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| <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>   | Online 1 Year Fixed Rate Regular Saver (30.06.2027)  |
| <b>What is the interest rate?</b>   | 4.90% Gross*/AER**<br>Interest is added to the account each year on 30 Junel.  |
| <b>Can Suffolk Building Society change the interest rate?</b>                         | The interest rate on this account is fixed until the maturity date on <b>30 June 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>£31.88</b> in interest. This would result in a total balance of <b>£1,231.88</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, you need to:</b></p> <ul style="list-style-type: none"> <li>• Be aged 18 or over and have a National Insurance Number.</li> <li>• Be a permanent UK resident and tax resident.</li> <li>• Be a sole account holder only. This account cannot be opened in joint names.</li> <li>• Have a valid email address and a personal mobile number unique to you. We are unable to accept a landline number to access our online service.</li> <li>• Have a UK bank or building society current account.</li> </ul> <p><b>You can open an account:</b></p> <ul style="list-style-type: none"> <li>• By visiting <a href="http://suffolkbuildingsociety.co.uk/online">suffolkbuildingsociety.co.uk/online</a> and selecting 'Full Details'.</li> <li>• You can only hold one Online 1 Year Fixed Rate Regular Saver (30.06.2027).</li> <li>• By depositing a minimum of £10 up to a maximum of £300 within 14 days of applying.</li> <li>• Once this account is no longer available to open, you will only have 7 days from application to make your opening deposit.</li> </ul> <p><b>Can I change my mind:</b></p> <p>This product does not have a cooling off period. Once you have made your first deposit, you cannot make partial withdrawals. However, you may close your account at any point during your fixed term.</p> <p><b>How do I manage my account:</b></p> <ul style="list-style-type: none"> <li>• This account can only be opened and operated online.</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 £300.</li> <li>• You cannot transfer funds from another Suffolk Building Society account.</li> <li>• Any queries about your account can be dealt with via branch, email, telephone or secure message.</li> </ul> |

### What happens if I miss a monthly deposit:

Your account will remain open until maturity, and you can continue to save monthly.

### Can I withdraw money?

**Partial withdrawals are not permitted; however, you can close your account early at any point during the fixed term.**

### What happens at the end of the fixed rate period?

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.
- You will need to provide maturity instructions, using our online service.

### 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.

4086 (04/26)