

BUSINESS 1 YEAR FIXED RATE BOND (ISSUE 3)

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	Business 1 Year Fixed Rate Bond (Issue 3)
What is the interest rate?	4.00% Gross*/AER** Interest is added to the account or can be paid directly into a nominated bank account on anniversary of account opening.
Can Suffolk Building Society change the interest rate?	The interest rate is fixed until the anniversary of account opening.
What would the estimated balance be after 12 months based on a £10,000 deposit?	If you were to open this account with £10,000 and no further deposits or withdrawals were made, after 12 months you would earn £400 in interest. If you chose to have interest added, this would result in a total balance of £10,400 . 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:</p> <ul style="list-style-type: none"> You must have authorisation to act on behalf of a UK based Limited Company, Limited Liability Partnership (LLP) or a registered charity, with an office based in one of the following postcode areas: AL, CB, CM, CO, IP, LU, MK, NR, PE or SG. Provide an opening investment between £10,000 and £1,000,000. <p>You can open an account:</p> <ul style="list-style-type: none"> By providing a completed business account application form in branch or by post. By providing your opening investment by cheque or electronically from your nominated business bank account. By providing the requested documentation for your organisation. By providing proof of identity (ID) for the business owners and authorised signatories. Acceptable forms of ID are detailed in the 'Verifying the identity of your business, charity or client account' leaflet. Alternatively, our staff will give you full details. <p>Can I change my mind:</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>How do I manage my account:</p> <ul style="list-style-type: none"> You need to keep a minimum balance of £10,000 in the account. The maximum that can be held in this account is £1,000,000. You may invest up to the maximum balance by cash, cheque or bank transfer from your previously nominated business account. A minimum of 2 signatories will be required to authorise all account instructions. This is a passbook-based account with statements available on request.

Can I withdraw money?

No, withdrawals and early closure are not permitted during the fixed term.

Your account will mature on anniversary, with funds available to you on the next working day.

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 to your existing account if we don't hear from you.

Additional Information

*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 a staff member.

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