Suffolk Building Society

1 YEAR FIXED RATE REGULAR SAVER (30.11.2027)

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	1 Year Fixed Rate Regular Saver (30.11.2027)
What is the interest rate?	5.00% Gross*/AER** Interest is added to the account annually on 30 November.
Can Suffolk Building Society change the interest rate?	The interest rate on this account is fixed until the maturity date on **30 November 2027**.
What would the estimated balance be after 12 months based on a £1,200 deposit?	If you deposited **£100** on the 1st of each month and no further deposits or withdrawals were made, after 12 months you would earn **£32.53** in interest. This would result in a total balance of **£1,232.53**. 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. • Provide an opening investment between £10 and £300. • Be a permanent UK resident. • You can be the first named holder on one 1 Year Fixed Rate Regular Saver (30.11.2027). However, you can also be the second named holder on a joint account. **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:** 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. **How do I manage my account:** • 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 deposit between £10 and £300 each calendar month. • You cannot transfer funds from another Suffolk Building Society account. • You may invest up to the maximum balance by cash, cheque or bank transfer.

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	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. • Give you a time frame in which to decide.
Additional Information	**Tax** You may have to pay tax on interest earned above your Personal Savings Allowance (PSA). The tax you pay depends on your personal circumstances. Tax rules and HMRC guidance may change. For more information, visit www.gov.uk. ***Gross** The interest rate paid before tax. For information about your Personal Savings Allowance, visit 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. **Changes to these terms** Details can be found in Section 19 of our General Investment Terms and Conditions. **Customer complaints** We aim to provide excellent service, but if something goes wrong, please let us know. We are committed to resolving complaints fairly and promptly. A leaflet explaining our complaints process is available on request. **Financial Services Compensation Scheme** Suffolk Building Society is a member of the Financial Services Compensation Scheme (FSCS). Please ask a member of staff for full details. 1963 (08/26)

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