Suffolk Building Society

35 DAY NOTICE CHARITY SAVER

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	35 Day Notice Charity Saver
What is the interest rate?	3.10% Gross*/AER** Interest is added to the account annually on 30 November or can be paid directly into a nominated bank account on an annual basis.
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 the Terms and Conditions.
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 **£310** in interest. If you chose to have interest added, this would result in a total balance of **£10,310**. 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 must have authorisation to act on behalf of a UK registered charity, based in one of the following postcode areas: AL, CB, CM, CO, IP, LU, NR, PE or SG. • Provide an opening investment between £10,000 and £1,000,000. **You can open an account:** • 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 charity bank account. • By providing the requested documentation for your charity. • By providing proof of identity (ID) for the charity trustees 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. **If you change your mind:** If you are not happy with your chosen account within 14 days of opening it, we will help you switch accounts or return your savings with interest. **How do I manage my account:** • You need to keep a minimum 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 charity bank 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.

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

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Suffolk
Building Society

Can I withdraw money?	• Withdrawals are subject to 35 days' notice or 35 days' interest penalty. This means that you can access your funds instantly where you accept the penalty. • Withdrawals can be made by cash, cheque or by bank transfer the next working day to a previously nominated charity bank account. • Next working day withdrawals to a previously nominated charity bank account are free of charge and limited to £25,000 per day. • A £25 charge will apply to all CHAPS payments, below £100,000, to the previously nominated charity account. **What happens if I give 35 days' notice?** • Once your 35 days' notice period ends, the withdrawal will not be made by us automatically. You will need to contact us during the 8-day window to instruct us to make the withdrawal. This window starts the day before your specified withdrawal date. • If you don't withdraw your funds during this period, your notice will expire. You will then need to give notice again before making a withdrawal.
Additional Information	***Gross** The rate paid before tax is deducted. Tax treatment depends on your circumstances and may be subject to change. For further information, 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. **How we report interest to HMRC** We report the total interest earned on your account before any withdrawal or closure penalties are deducted. This means the amount reported may be higher than the amount you receive, which could use more of your Personal Savings Allowance. For more information, visit www.gov.uk. **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. 1847 (10/26)

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