Suffolk Building Society

2 YEAR FIXED RATE BOND (31.01.2029)

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	2 Year Fixed Rate Bond (31.01.2029)
What is the interest rate?	The interest rate is 4.75% Gross* /AER** Interest is added to the account annually on 31 January 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 is fixed until the maturity date on **31 January 2029**.
What would the estimated balance be after 24 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, you would earn **£47.50** interest each year. If you chose to have interest added, this would result in a total balance of **£1,097.26** after 24 months. This is due to earning interest on your interest each year. 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. • Be a permanent UK resident and tax resident. • Deposit a minimum of £1,000 up to a maximum of £500,000. **You can open an account:** • By completing the appropriate application form. • Visit any of our branches with your opening investment of cash, cheque or debit card. 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:** 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. **How to manage your account:** • Once an account is open, additional receipts can be made up to the maximum balance, whilst this bond remains available to open. • An individual is only allowed to be the sole or first named account holder on one 2 Year Fixed Rate Bond (31.01.2029). However, you can also be the second named account holder on one joint account.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register Firm Registration Number (FRN) 104875

Suffolk Building Society

Can I withdraw money?	**No, withdrawals and early closure are not permitted during the fixed term.** Your funds will be made available to you on the next working day after your maturity date. **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 if we don't hear from you.
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. 1972 (11/26)

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