

EFFECTIVE 02/09/2024

Changes to variable rate savings

For accounts **currently available** to open.

This leaflet details changes to variable rate savings accounts available to open by existing members and residents in postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE and SG. Online products are available to existing members and residents across the United Kingdom.

If you would like this in large print, please call us on 0330 123 0723.

Account name	Balance	Interest rate up to 01/09/2024 % Gross*/AER**	Interest rate from 02/09/2024 % Gross/AER
Family Tree Trust	£10 - £50,000	3.95	3.70
Junior ISA	£10 and above	3.85 Tax Free***	3.60 Tax Free
Stepping Stone ISA (Ages 16 - 20)	£10 and above	3.85 Tax Free	3.60 Tax Free
Suffolk Young Saver (Ages 0 - 20)	£10 - £25,000	3.85	3.60
Everyday ISA	£10 and above	2.90 Tax Free	2.65 Tax Free
Everyday Saver	£10 and above	2.90	2.65
Member Reward Saver	£10 - £100,000	3.70	3.45
120 Day Notice Account	£1,000 and above	4.60	4.35
180 Day Notice Account	£1,000 and above	5.00	4.75
Suffolk Savvy Saver (3)	£1,000 - £19,999	3.75	3.50
	£20,000 - £49,999	3.95	3.70
	£50,000 and above	4.15	3.90
Freehold ISA	£1,000 - £19,999	3.75 Tax Free	3.50 Tax Free
	£20,000 - £49,999	3.95 Tax Free	3.70 Tax Free
	£50,000 and above	4.15 Tax Free	3.90 Tax Free
Limited Issue Access ISA (31.08.2026)	£1,000 and above	4.75 Tax Free	4.50 Tax Free
Variable Rate Regular Saver (31.05.2026)	£10 - £1,000 Variable monthly subscriptions	5.00	5.00 (no change)
Online 1 Year Variable Rate Regular Saver (30.09.2025)	£10 - £500 Variable monthly subscriptions	5.15	5.15 (no change)

*The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, please refer to www.gov.uk.

**A notional rate which illustrates what the gross rate would be if the interest was paid and compounded on an annual basis.

***Interest is free of Personal UK Income Tax, your Personal Savings Allowance and Capital Gains Tax.