

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	Variable rate Regular Saver (31.12.2025)
What is the interest rate?	5.15% Gross*/AER** Interest is added to the account annually on 31 December.
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 & Conditions.
What would the estimated balance be after 12 months based on a £1,200 deposit?	If you deposited £100 on the 1 st of each month and no further deposits or withdrawals were made, after 12 months you would earn £33.51 in interest. This would result in a total balance of £1,233.51 . 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 need to be aged 16 or over. • Provide an opening investment between £10 and £500. • Be an existing member or a new member resident in postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE or SG. • Be a permanent UK resident. • You can be the first named holder on one 1 Year Variable Rate Regular Saver (31.12.2025). However, you can also be the second named holder on a joint account. <p>You can open an account:</p> <ul style="list-style-type: none"> • 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. <p>If you change your mind:</p> <p>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.</p> <p>How do I manage my account:</p> <ul style="list-style-type: none"> • You need to keep a minimum of £10 in the account. • You must make at least one deposit per calendar month until 31 December 2025, by cash, cheque, or standing order. You can vary this amount between £10 and £500. • You cannot transfer funds from another Suffolk Building Society account. • You may invest up to the maximum balance by cash, cheque or bank transfer.

	<p>What happens if I miss a monthly deposit:</p> <p>If you miss depositing into your account in any 2 calendar months, we will transfer the balance to our instant access Everyday Saver account.</p>
<p>Can I withdraw money?</p>	<p>No, withdrawals and early closure are not permitted during the fixed term.</p> <p>Your account will mature on 31 December 2025, with funds available to you on the next working day.</p>
<p>What happens at the end of the variable rate period?</p>	<p>We will contact you 14 days before maturity. We will:</p> <ul style="list-style-type: none"> • 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.
<p>Additional Information</p>	<p>*Gross</p> <p>The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, visit www.gov.uk.</p> <p>**AER (Annual Equivalent Rate)</p> <p>A rate which illustrates what the gross rate would be if the interest was paid and added once each year.</p> <p>Changes to these terms</p> <p>Are detailed in Section 19 of our General Investment terms and Conditions.</p> <p>Customer complaints</p> <p>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.</p> <p>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.</p> <p>Financial Services Compensation Scheme</p> <p>Suffolk Building Society participates in the Financial Services Compensation Scheme. For full details please ask our staff</p> <p>1828 (09/24)</p>