

Savings interest rates.

To open a new account, you must be an existing member, or a new applicant living in our local postcode areas AL, CB, CM, CO, IP, LU, MK, NR, PE or SG. Online accounts are available to those living anywhere in the United Kingdom.

Interest rates correct as at:
2 December 2024.

CHANNEL

MINIMUM
DEPOSIT

GROSS*/
AER**

Easy Access.

For making withdrawals whenever you want.

EVERYDAY SAVER

Instant access. Unlimited withdrawals.



£10

2.65% variable

Regular Saver.

Save regularly each month.

1 YEAR VARIABLE RATE REGULAR SAVER (31.12.2025)

Variable rate until 31 December 2025

No withdrawals until end of term.



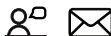
£10

5.15% variable

2 YEAR VARIABLE RATE REGULAR SAVER (31.12.2026)

Variable rate until 31 December 2026

1 instant access withdrawal per year.



£10

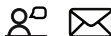
5.00% variable

Children and young people's accounts.

The maximum amount you can invest in a Junior ISA for the 2024/25 tax year is £9,000 and you can also transfer in ISAs from other providers from previous tax years.

JUNIOR ISA (0-17 YEAR OLDS)

No withdrawals until child reaches 18 years old.



£10

3.60% variable
Tax free***

FAMILY TREE (TRUST)

Instant access. Unlimited withdrawals. Can be opened by parents, grandparents and legal guardians of a child under 18.

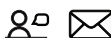


£10

3.70% variable

SUFFOLK YOUNG SAVER (0-20 YEAR OLDS)

Instant access. Unlimited withdrawals.



£10

3.60% variable

STEPPING STONE ISA (16-20 YEAR OLDS)

Instant access. Unlimited withdrawals.



£10

3.60% variable
Tax free

SYMBOL KEY

In branch















By post

Online

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2 December 2024.

	CHANNEL	MINIMUM DEPOSIT	GROSS*/AER**
Limited Access.			
Limited withdrawals throughout the year.			
SUFFOLK SAVVY SAVER (ISSUE 3) 1 penalty free withdrawal per year. Additional withdrawals subject to 90 day's notice or interest penalty.	 	£1,000 £20,000 £50,000	3.50% variable 3.70% variable 3.90% variable
120 DAY NOTICE ACCOUNT 120 days' notice or interest penalty to withdraw.	 	£1,000	4.35% variable
180 DAY NOTICE ACCOUNT 180 days' notice or interest penalty to withdraw.	 	£1,000	4.75% variable
MEMBER REWARD SAVER 3 penalty free withdrawals per year. Additional withdrawals subject to 60 days' notice or interest penalty.	 	£10	3.45% variable
Fixed Rate Bonds.			
Get a fixed rate of interest when you lock away your pot for a fixed period of time.			
1 YEAR FIXED RATE BOND Fixed until 31 December 2025 No withdrawals until end of term.	 	£100	4.30% fixed
2 YEAR FIXED RATE BOND Fixed until 31 December 2026 No withdrawals until end of term.	 	£100	4.10% fixed
ONLINE 1 YEAR FIXED RATE BOND Fixed until 31 December 2025 No withdrawals until end of term.		£100	4.30% fixed
ONLINE 2 YEAR FIXED RATE BOND Fixed until 31 December 2026 No withdrawals until end of term.		£100	4.10% fixed

Interest rates correct as at:
2 December 2024.

CHANNEL

MINIMUM
DEPOSIT

GROSS* /
AER**

ISAs.

Earn tax free interest.

The maximum amount you can invest in an ISA for the 2024/25 tax year is £20,000 unless you are transferring in. Contact us for details.

EVERYDAY ISA

Instant access. Unlimited withdrawals.

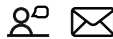


£10

2.65% variable
Tax free***

FREEHOLD ISA

90 days' notice or interest penalty to withdraw.



£1,000

3.50% variable

£20,000

3.70% variable

£50,000

3.90% variable
Tax free

LIMITED ISSUE ACCESS ISA

1 penalty free withdrawal per year. Additional withdrawals subject to 180 days notice or interest penalty.

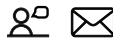


£1,000

4.50% variable
Tax free

1 YEAR FIXED RATE ISA

Fixed until 31 December 2025
No partial withdrawals. Early closure subject to 120 days' interest penalty.

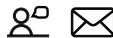


£100

4.20% fixed
Tax free

2 YEAR FIXED RATE ISA

Fixed until 31 December 2026
No partial withdrawals. Early closure subject to 120 days' interest penalty.



£100

4.00% fixed
Tax free

ONLINE 1 YEAR FIXED RATE ISA

Fixed until 31 December 2025
No partial withdrawals. Early closure subject to 120 days' interest penalty.



£100

4.20% fixed
Tax free

ONLINE 2 YEAR FIXED RATE ISA

Fixed until 31 December 2026
No partial withdrawals. Early closure subject to 120 days' interest penalty.



£100

4.00% fixed
Tax free

SYMBOL KEY

In branch

By post

Online



***Gross.**

The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, 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. This helps you compare more easily the return you can expect from your savings over time.

*****Tax free.**

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

Closed issues.

Details of rates paid on accounts no longer available to new savers are available in branches, at suffolkbuildingsociety.co.uk or by calling us on 0330 123 0723.

Change of interest rates.

When rates change, we will advertise the new rates in our branches and display them on our website. For more information refer to our General Investment Terms & Conditions.

Other changes.

Any other changes in terms will be displayed in our branch offices. At least thirty days' notice will be given of any changes to your disadvantage.

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suffolkbuildingsociety.co.uk



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