

EFFECTIVE 16/12/2024

# Changes to variable rate savings.

For accounts no longer available to open.

This leaflet details changes to variable rate savings accounts which are no longer available to open. They remain operational for existing account holders, in line with their terms and conditions.

Existing fixed rate savings accounts are unaffected and will not have any rate changes applied.

Account name	Balance	Interest rate up to 15/12/2024 % Gross*/AER**	Interest rate from 16/12/2024 % Gross*/AER**
30 Day ISA	ISA subscription limits apply	3.10 Tax Free***	2.90 Tax Free***
90 Day ISA	£100 - £19,999 ISA subscription limits apply	3.30 Tax Free	3.10 Tax Free
	£20,000 - £34,999	3.50 Tax Free	3.30 Tax Free
	£35,000 and above	3.70 Tax Free	3.50 Tax Free
Bonus Account Monthly	£2,500 and above	2.95	2.75
Business Deposit	£25,000 to £149,999	3.05	2.85
	£150,000 and above	3.20	3.00
Business Deposit (2)	£25,000 and above	3.05	2.85
Child Trust Fund	Up to CTF annual allowance	3.60 Tax Free	3.45 Tax Free
Children's Bond	Up to annual Junior ISA allowance	3.60	3.45
Christmas Club	£1 and above	2.65	2.45
Community Account	£100 and above	3.05	2.85
Corporate Deposits	Up to £99,999	2.75	2.55
	£100,000 and above	3.05	2.85
Corporate Gold Reserve	£25,000 and above	3.40	3.20
County Saver	£1,000 - £24,999	3.55	3.35
	£25,000 - £74,999	3.75	3.55
	£75,000 and above	3.95	3.75
Diamond Plus 8	£1,000 and above	3.45	3.25
Everyday Club Saver	£10 and above	2.60	2.40
Holiday Save & Smart Save Monthly (Fixed bonus subject to receipt of 11 separate monthly payments in anniversary year)	£10 - £500 variable monthly subscriptions (variable monthly subscriptions)	1.90 (Excluding conditional bonus)	1.70 (Excluding conditional bonus)
Member Loyalty ISA	£100 and above ISA subscriptions limits apply	3.50 Tax Free	3.30 Tax Free

Non-Resident	£10 and above	2.65	2.45
Limited Issue Access ISA (31.12.2025)	£1,000 and above	4.60	4.40
Premier 30	£1,000 and above	3.15	2.95
Premier ISA	ISA subscription limits apply	2.65 Tax Free	2.45 Tax Free
Protected ISA	£1 and above	3.60 Tax Free	3.45 Tax Free
Regular Saver ISA (Conditional rate based on 12 monthly subscriptions per year by standing order)	£20-£1,666.66 Monthly subscriptions	3.40 Tax Free	3.20 Tax Free
Share Corporate	£10 and above	2.65	2.45
Suffolk Pension Reserve	£1,000 - £24,999	3.25	3.05
	£25,000 - £84,999	3.35	3.15
	£85,000 - £500,000	3.45	3.25
Suffolk Savvy Saver (1 and 2)	£1,000 - £19,999	3.50	3.30
	£20,000 - £49,999	3.70	3.50
	£50,000 and above	3.90	3.70
Suffolk SIPP Cash Deposit	£1,000 - £24,999	3.25	3.05
	£25,000 - £49,999	3.35	3.15
	£50,000 - £99,999	3.45	3.25
	£100,000 - £249,999	3.55	3.35
	£250,000 - £500,000	3.65	3.45
Treasurers Account	£10 and above	2.60	2.40
Undesignated Client Deposit (2)	£50,000 and above	3.25	3.05
Online 1 Year Variable Rate Regular Saver (30.09.2025)	£10 and above	5.15	5.00
Variable Rate Regular Saver (31/05/2026)	£10 and above	5.00	4.80
2 Year Variable Rate Regular Saver (31/12/2025)	£10 and above	5.00	4.80

\*The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, please refer to [www.gov.uk](http://www.gov.uk).

\*\*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.

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

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