

EFFECTIVE 16/12/2024

# Changes to variable rate savings.

For accounts currently available to open.

This leaflet details changes to variable rate savings accounts available to open in branch or online.

Account name	Balance	Interest rate up to 15/12/2024 % Gross*/AER**	Interest rate from 16/12/2024 % Gross*/AER**
Family Tree Trust	£10 - £50,000	3.70	3.45
Junior ISA	£10 and above	3.60 Tax Free***	3.45 Tax Free***
Stepping Stone ISA (Ages 16 - 20)	£10 and above	3.60 Tax Free	3.45 Tax Free
Suffolk Young Saver (Ages 0 - 20)	£10 - £25,000	3.60	3.45
Everyday ISA	£10 and above	2.65 Tax Free	2.45 Tax Free
Everyday Saver	£10 and above	2.65	2.45
Member Reward Saver	£10 - £100,000	3.45	3.25
120 Day Notice Account	£1,000 and above	4.35	4.15
180 Day Notice Account	£1,000 and above	4.75	4.50
Suffolk Savvy Saver (3)	£1,000 - £19,999	3.50	3.30
	£20,000 - £49,999	3.70	3.50
	£50,000 and above	3.90	3.70
Freehold ISA	£1,000 - £19,999	3.50 Tax Free	3.30 Tax Free
	£20,000 - £49,999	3.70 Tax Free	3.50 Tax Free
	£50,000 and above	3.90 Tax Free	3.70 Tax Free
Limited Issue Access ISA (31.08.2026)	£1,000 and above	4.50 Tax Free	4.30 Tax Free
2 Year Variable Rate Regular Saver (31.12.2026)	£10 and above	5.00	4.80
1 Year Variable Rate Regular Saver (31.12.2025) (Includes Online)	£10 and above	5.15	5.00

\*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.