

## Other Services

The Society offers a wide range of services. We can help with:

- mortgage loans
- savings and investments
- life assurance
- critical illness cover
- home and contents insurance
- income protection
- travel insurance
- pensions
- car insurance
- roadside recovery
- landlord's insurance

If you would like details of any of these services, please ask at your local branch. From time to time we circulate members with details of other products and services. Please indicate at the time you open your account if you do not wish to receive such information.

**Customer Complaints.** The Society aims to provide a first class customer service, striving to satisfy all of our customers' needs.

Occasionally something may happen which you are unhappy about. We welcome your comments on these matters.

Should you wish to make a formal complaint you should, in the first instance, contact the staff of the Branch with whom you normally deal.

If we are unable to satisfy your complaint within 5 days, then we will provide you with a leaflet detailing our complaints procedure. You are at liberty to request a copy of the leaflet at any time.

**Change of Interest Rates.** When rates change, we will advertise the new rates in our branches and display them on our website. For balances over £500, you will be notified at least once a year of the rate paid on your account.

**Other Changes.** Any other changes in terms will be displayed in our branch offices. At least thirty days' notice will be given of any such changes.

**Financial Services Compensation Scheme.** Ipswich Building Society participates in the Financial Services Compensation Scheme. For full details please ask our staff.

**The Banking Code.** Ipswich Building Society has agreed to conform to the Banking Code. If you would like written details please ask our staff.

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### Head Office

P O Box 547 Ipswich IP3 9WZ  
Telephone 0845 230 8686  
E-mail: [enquiries@ibs.co.uk](mailto:enquiries@ibs.co.uk)  
Web Site: [www.ibs.co.uk](http://www.ibs.co.uk)

Ipswich Building Society is authorised and regulated by the Financial Services Authority.



**IPSWICH**  
*Building Society*

*A great deal closer to home*

IPSWICH SAVINGS

# PREMIER INSTANT



*Instant*

*Access*

*and*

*Extra*

*Interest*



**IPSWICH**  
*Building Society*

INV134 09/08

## What is the Premier Instant Account?

<b>Summary Box</b> Key Product Information for our Savings Account	
Account Name	Premier Instant
Interest Rates (AERs)	<ul style="list-style-type: none"><li>• Variable tiered rates</li><li>• Refer to 'Investment Rates' leaflet, branches or <a href="http://www.ibs.co.uk">www.ibs.co.uk</a></li><li>• Interest calculated on a daily basis</li><li>• Half yearly interest on 1 June and 1 December</li></ul>
Tax Status	Interest paid net of basic rate tax, depending on your status
Conditions for Bonus Payments	Not applicable
Withdrawal Arrangements	Instant access to funds
Access	Post or branch

This leaflet represents the Terms and Conditions for Premier Instant.

## How much do I need to open an account?

The minimum amount to open an account is £10. Once the account is open you can pay in any amount no matter how small but the balance must not fall below £10. The maximum investment in a Premier Instant is £250,000. These limits do not change even if the account is opened in more than one name. The interest rate increases the

more you have in an account. Once you have reached the higher tier you receive interest on the whole of your investment at the higher rate.



## Can I make withdrawals?

Yes. You can make a withdrawal from Premier Instant at any time. Notice is not required and there is no penalty for withdrawals, nor is there any restriction on the number of withdrawals you can make in a year. If a withdrawal takes the balance below one of the levels at which the interest rate changes you will receive interest at the lower rate on the whole of the remaining balance.

## How much can I withdraw?

You may withdraw up to £500 in cash or £30,000 by cheque each day from one of our Branches. For withdrawals in excess of these limits, notice may be required.

Your balance in this account can not fall below £10.

## How is interest calculated?

Interest is calculated on a daily basis from the date we receive your investment up to the date of withdrawal. The interest rates paid are all variable.

## When is interest paid?

Interest is paid twice a year on 1 June and 1 December. The interest earned will be added to the account.

## How can I open an account?

Our staff will be delighted to open an account for you. Please complete an Investment Account Application Form and send or take it to any of our Branches. On opening an account, you will be asked to provide proof of your identity. This is to reduce the risk of fraud and is necessary because of the money laundering legislation. Your name, signature and current address will need to be confirmed. Acceptable forms of identification are detailed in our 'Customer Information' leaflet. Alternatively our staff will give you full details. You do have 14 days to change your mind. If you are not happy with this account within the 14 days of opening it, we will help you switch accounts or return your savings with interest.

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**Interest paid  
from day  
of investment**

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