### Basic information about the protection of your eligible deposits

<table>
<thead>
<tr>
<th>Eligible deposits in Ipswich Building Society are protected by:</th>
<th>the Financial Services Compensation Scheme (&quot;FSCS&quot;)¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Limit protection:</strong></td>
<td>£85,000 per depositor per bank/building society/credit union²</td>
</tr>
<tr>
<td>The following trading names are part of your bank/building society/credit union</td>
<td>Ipswich Building Society.</td>
</tr>
<tr>
<td><strong>If you have more eligible deposits at the same bank/building society/credit union:</strong></td>
<td>All your eligible deposits at the same bank/building society/credit union are “aggregated” and the total is subject to the limit of £85,000.</td>
</tr>
<tr>
<td><strong>If you have a joint account with other person(s):</strong></td>
<td>The limit of £85,000 applies to each depositor separately.³</td>
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<tr>
<td><strong>Reimbursement period in case of bank/building society or credit union’s failure:</strong></td>
<td>20 working days.⁴</td>
</tr>
<tr>
<td><strong>Currency of reimbursement:</strong></td>
<td>Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.</td>
</tr>
</tbody>
</table>

### Additional information (all or some of the below)

1. **Scheme responsible for the protection of your eligible deposit**
   Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2. **General limit of protection**
   If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.
   
   This method will also be applied if a bank, building society or credit union operates under different trading names. Ipswich Building Society does not trade under any other name. This means that all deposits with Ipswich Building Society are in total covered up to £85,000.
   
   In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. These are eligible deposits connected with certain events including:
   
   - certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
   - a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
   - the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.
   
   More information can be obtained under http://www.fscs.org.uk

3. **Limit of protection for joint accounts**
   In case of joint accounts, the limit of £85,000 applies to each depositor.
   
   However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.
Exclusion List

A deposit is excluded from protection if:

1. The holder and any beneficiary owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
   - Credit institution
   - Financial institution
   - Investment firm
   - Insurance undertaking
   - Reinsurance undertaking
   - Collective investment undertaking
   - Pension or retirement fund
   - Public authority

For more information about exclusions, refer to the FSCS website at www.fscs.org.uk

1 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.