

are members of a Self Invested Personal Pension Scheme. Please see our 'Corporate & SIPP Interest Rates' leaflet or our website www.ibs.co.uk for more details.

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 notional rate which illustrates what the gross rate would be if the interest was paid and compounded once each year.

SAVINGS

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 investors are available in branches, at www.ibs.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

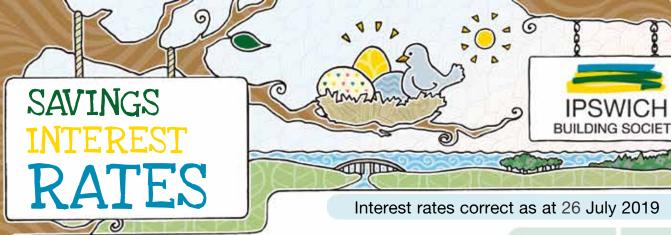
Any other changes in terms will be displayed in our branch offices. At least thirty days' notice will be given of any changes to your disadvantage.



pswich Building Society is authorised by the Prudential Regulat Authority and the Prudential Regulation Authority. Registered or Number (FRN) 104875.

PO Box 547 Ipswich IP3 9WZ





Products available to existing members and residents in postcode areas IP, NR, CO, CM, CB and PE

Balance

£10 - £500

variable monthly

subscriptions by Standing Order

£10 - £25,000

£1,000 - £19,999

£20,000 - £49,999

£50.000 +

£10 +

£100 +

£100 +

Gross*/AER**

0.40% variable excl.

conditional bonus

2.90% variable incl.

conditional bonus

0.90% variable

0.95% variable

1.05% variable

1.15% variable

0.40% variable

1.25% fixed

1.40% fixed

GENERAL SAVING

SMART SAVE MONTHLY (2)

2 withdrawals per anniversary year. Bonus calculated daily on monthly payments in anniversary year only. It is not calculated as a percentage of the total balance at anniversary. Fixed 2.50% bonus paid on account anniversary subject to receipt of 11 separate monthly payments and not exceeding 2 withdrawals in anniversary year. Interest on anniversary

mit for joint accounts £1,000

Maximum monthly limit for joint accounts £1,000

MEMBER REWARD SAVER

For members of 10 years' standing plus 3 penalty free withdrawals per year. Thereafter withdrawals subject to 60 days' notice or interest penalty

Interest on 1 December

SUFFOLK SAVVY SAVER (2)

1 penalty free withdrawal per year. Thereafter withdrawals subject to 90 days' notice or interest penalty

Additional investments allowed. Interest on 1 December or if balance £20,000+ monthly interest option EVERYDAY SAVER Instant access. Interest on 1 December

BLYTH BOND Issue 18 - fixed to 30 September 2020. 90 days' interest penalty for early closure Issue 19 - fixed to 30 September 2021. 120 days' interest penalty for early closure Interest on 30 September

CHARITY SUPPORT

MUTUAL ADVANTAGE

ILINIOR ISA (Cash)

Bonus of 1% payable directly to selected charities annually. 3 penalty free withdrawals per year Thereafter withdrawals subject to 30 days' notice or interest penalty. Interest on 1 July £100 - £50,000

0.75% variable

ISAs

The maximum amount you can invest in an ISA for the 2019/20 tax year is £20,000 unless you are transferring in. Contact us for details

EVERYDAY ISA 0.60% variable £10 + Instant access. Interest on 5 April Tax free*** Issue 18 - fixed to 30 September 2020. 90 days' interest penalty for early closure £100 +1.25% fixed Issue 19 - fixed to 30 September 2021. 120 days' interest penalty for early closure £100 +1 40% fixed Tax free*** Interest on 30 September FREEHOLD ISA £1,000 - £19,999 0.95% variable Withdrawals subject to 90 days' notice or interest penalty £20,000 - £49,999 1.05% variable Additional investments are allowed £50.000 + 1.15% variable Interest on 1 December Tax free** £10 - £1,666.66 MONTHLY SAVER ISA (3)

Fixed to 5 April 2021. No partial withdrawals. 120 days' interest penalty for early closure or transfer out Designed for members wishing to make regular payments each month (minimum £10 per month) subject to maximum balance of £20,000. Interest on 5 April

£10 - £1,666.66 Regular monthly payments by Standing Order or in branch

2.00% fixed Tax free***

CHILDREN & YOUNG PEOPLE

The maximum amount you can invest in a Junior ISA/ Child Trust Fund for the 2019/20 tax year is £4,368 unless you are transferring in. Contact us for details

For children aged 17 and under who do not have a Child Trust Fund No withdrawals allowed until child reaches 18 years old. Interest on 5 April	£10+	2.00% variable Tax free***
FAMILY TREE (TRUST) Can be opened by parents, grandparents and legal guardians of a child under 18 Withdrawals subject to 90 days' notice or interest penalty. Interest on 1 December	£10 - £50,000	1.90% variable
STEPPING STONE ISA (16-20) (Cash) Instant access. Interest on 5 April	£10 +	1.80% variable Tax free***
MY MONEY SAVER (0-10) Instant access. Interest on 1 December	£1 - £5,000	1.80% variable
MY MONEY SAVER PLUS (11-17) Instant access. Interest on 1 December	£1 - £10,000	1.80% variable

www.ibs.co.uk 0330 123 0723

This leaflet provides a summary of terms. For full information please read the individual product Terms & Conditions available in branches, at www.ibs.co.uk or by calling us on 0330 123 0723. You'll also need to read our Customer Information leaflet and General Investment Terms & Conditions.

Marson hun wow him and some Marin Selling Marin Stage Sely Marin M