

# SAVINGS INTEREST RATES

**IPSWICH  
BUILDING SOCIETY**

Interest rates correct as at 3 August 2020

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

**Balance**

**Gross\*/AER\*\***

## GENERAL SAVING

### 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

£10 - £25,000 0.45% variable

### 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

£1,000 - £19,999 0.50% variable  
£20,000 - £49,999 0.60% variable  
£50,000 + 0.70% variable

### EVERYDAY SAVER

Instant access. Interest on 1 December

£10 + 0.10% variable

### BLYTH BOND

Issue 28 - fixed to 31 October 2021. 90 days' interest penalty for early closure  
Issue 29 - fixed to 31 October 2022. 120 days' interest penalty for early closure  
Interest on 31 October

£100 + 0.55% fixed  
£100 + 0.70% fixed

## CHARITY SUPPORT

### MUTUAL ADVANTAGE

Bonus of 0.30% 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 0.30% variable

## ISAs

The maximum amount you can invest in an ISA for the 2020/21 tax year is £20,000 unless you are transferring in. Contact us for details

### EVERYDAY ISA

Instant access. Interest on 5 April

£10 + 0.10% variable  
Tax free\*\*\*

### FREEHOLD ISA

Withdrawals subject to 90 days' notice or interest penalty  
Additional investments are allowed  
Interest on 1 December

£1,000 - £19,999 0.50% variable  
£20,000 - £49,999 0.60% variable  
£50,000 + 0.70% variable  
Tax free\*\*

### DEBEN FIXED ISA

Issue 28 - fixed to 31 October 2021. 90 days' interest penalty for early closure  
Issue 29 - fixed to 31 October 2022. 120 days' interest penalty for early closure  
Interest on 31 October

£100 + 0.55% fixed  
£100 + 0.70% fixed  
Tax free\*\*\*

## CHILDREN & YOUNG PEOPLE

The maximum amount you can invest in a Junior ISA for the 2020/21 tax year is £9,000 and you can also transfer in ISA's from other providers from previous tax years

### JUNIOR ISA (Cash)

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+ 1.00% 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 1.00% variable

### STEPPING STONE ISA (16-20) (Cash)

Instant access. Interest on 5 April

£10 + 1.00% variable  
Tax free\*\*\*

### MY MONEY SAVER (0-10)

Instant access. Interest on 1 December

£1 - £5,000 1.00% variable

### MY MONEY SAVER PLUS (11-17)

Instant access. Interest on 1 December

£1 - £10,000 1.00% variable

[www.ibs.co.uk](http://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](http://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.





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**SIPPS**  
We occasionally offer cash deposit accounts available to UK residents who are members of a Self Invested Personal Pension Scheme. Please see our 'Corporate & SIPP Interest Rates' leaflet or our website [www.ibs.co.uk](http://www.ibs.co.uk) for more details.

**Gross\***  
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).

**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.

**Tax Free\*\*\***  
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](http://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.

Ipswich Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register, Firm Registration Number (FRN) 104875.



PO Box 547 Ipswich IP3 9WZ  
0330 123 0723 [www.ibs.co.uk](http://www.ibs.co.uk)

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