



SAVINGS INTEREST RATES

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 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.

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 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
INV22 (0719)

SAVINGS INTEREST RATES

IPSWICH
BUILDING SOCIETY

Interest rates correct as at 26 July 2019

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

Balance

Gross*/AER**

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

Maximum monthly limit for joint accounts £1,000

£10 - £500
variable monthly
subscriptions
by Standing Order

0.40% variable excl.
conditional bonus
2.90% variable incl.
conditional bonus

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

0.90% 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
£20,000 - £49,999
£50,000 +

0.95% variable
1.05% variable
1.15% variable

EVERYDAY SAVER

Instant access. Interest on 1 December

£10 +

0.40% variable

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

£100 +
£100 +

1.25% fixed
1.40% fixed

CHARITY SUPPORT

MUTUAL ADVANTAGE

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

Instant access. Interest on 5 April

£10 +

0.60% variable
Tax free***

DEBEN FIXED ISA

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

£100 +
£100 +

1.25% fixed
1.40% fixed
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
£20,000 - £49,999
£50,000 +

0.95% variable
1.05% variable
1.15% variable
Tax free**

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

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+

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.