

2 YEAR FIXED RATE BOND 30.11.2023

Summary Box

Account name	2 Year Fixed Rate Bond 30.11.2023
What is the interest rate?	0.30% Gross* /AER** Interest is added to the account annually on 30 November or can be paid into another Ipswich Building Society account or direct to your bank account.
Can Ipswich Building Society change the interest rate?	The interest rate is fixed until the maturity date on 30 November 2023.
What would the estimated balance be after 12 months based on a £1000 deposit?	Based on the fixed rate of interest, if you deposited £1,000 into this account, after 12 months you would have £1,003.00. (This figure is only an estimate, based on there being no additional deposits or withdrawals in that time with all interest being added to your account. This figure is for illustrative purposes only, and does not take into account your individual circumstances.)
How do I open and manage my account?	<p>To open this account:</p> <ul style="list-style-type: none"> • You need to be aged 7 or over. • Deposit a minimum of £100 up to a maximum of £100,000. • Be an existing member or a new member resident in postcode areas IP, NR, CO, CM, CB or PE. • Be a permanent UK resident. <p>To open an account you must complete the appropriate application form. You can visit any of our branches with your opening investment of cash or cheque or apply by post by sending the application form with an opening cheque. You will be asked to provide proof of identity. This is to reduce the risk of fraud and is in line with anti-money laundering legislation. Acceptable forms of identification are detailed in our 'Verifying your identity' leaflet. Alternatively our staff will give you full details.</p> <p>How do I manage my account:</p> <ul style="list-style-type: none"> • Once an account is open no additional investments can be made. • An individual is only allowed to be the sole or first named account holder on one 2 Year Fixed Rate Bond 30.11.2023. However, you can also be the second named account holder on one joint account.
Can I withdraw money?	<ul style="list-style-type: none"> • No, you cannot withdraw any money until the end of the fixed interest rate term, which ends on the 30 November 2023. <p>What happens at the end of the fixed rate period? The final interest will be added to your account on 30 November 2023. We will contact you 14 days before this date providing you with details of the proposed account your savings will be transferred to when your account matures.</p>

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	<p>Your savings will be transferred to another fixed term account with the closest access and duration to your existing product, so you can continue your investment; however we will also detail your options including how to transfer to an easy access account or how to close your account.</p> <p>You will be given full access to your funds for a specified period if you have other plans for your savings and wish to withdraw your funds or choose an alternative product.</p>
Additional Information	<p>This represents the Terms and Conditions for 2 Year Fixed Rate Bond 30.11.2023 and should be read in conjunction with our General Investment Terms & Conditions and our Customer Information booklet.</p> <p>Gross* The rate paid with no income tax deducted. For more information on your Personal Savings Allowance, please refer to www.gov.uk.</p> <p>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.</p> <p>Customer complaints Although we do all we can at Ipswich Building Society to provide a first class customer service, sadly from time to time things do go wrong. We are keen to be aware of your concerns as they help us to identify ways in which we can improve the quality of service and possible training needs.</p> <p>We are committed to ensuring all complaints are fully and fairly addressed. If you have a complaint please let us know by visiting any branch or agency, or call 0330 123 0723 and we will do our very best to resolve the problem. A leaflet is available detailing our complaint procedure. You can request a copy of this at any time.</p> <p>Changes to these terms Any changes in terms will be displayed in our branch offices. At least thirty days' notice will be given of any changes to your disadvantage.</p> <p>Financial Services Compensation Scheme Ipswich Building Society participates in the Financial Services Compensation Scheme. For full details please ask our staff.</p> <p>Retail Banking Conduct of Business Ipswich Building Society complies with the Retail Banking Conduct of Business which set standards of good practice for building societies and banks.</p>

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