

SAVINGS INTEREST RATES



**IPSWICH
BUILDING SOCIETY**

Interest rates correct as at 1 September 2021

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

1 YEAR REGULAR SAVER

Fixed until 30 November 2022. Instant access. Monthly maximum deposit of £250
Interest on 30 November

£10 +

1.00% fixed

EVERYDAY SAVER

Instant access. Interest on 1 December

£10 +

0.10% variable

FIXED RATE BONDS

2 YEAR FIXED until 30 November 2023

5 YEAR FIXED until 30 November 2026

No withdrawals until the end of the fixed term. Interest on 30 November

£100+

0.30% fixed

£100+

0.90% 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 2021/22 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***

FIXED RATE ISAs

2 YEAR FIXED until 30 November 2023

120 days' interest penalty for early closure

5 YEAR FIXED until 30 November 2026

365 days' interest penalty for early closure

Interest on 30 November

£100+

0.30% fixed
Tax free***

£100+

0.90% fixed
Tax free***

CHILDREN & YOUNG PEOPLE

The maximum amount you can invest in a Junior ISA for the 2021/22 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

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.



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.



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