

JUNIOR CASH ISA (3)

The information provided is a summary of the key features of the account and is not intended to be a substitute for reading the Product Features leaflet and General Conditions for our Savings Accounts booklet.

SUMMARY BOX

ACCOUNT NAME	JUNIOR CASH ISA (3)	
WHAT IS THE INTEREST RATE?	Rate effective from 5 September 2025	Tax-free¹/AER²
	£3,000+	3.85%
	£1+	3.60%
	Rate effective from 15 March 2026	Tax-free¹/AER²
	£3,000+	3.70%
	£1+	3.45%
	Yes, the interest rate is variable and may be changed. Please refer to Section 14 of the General Conditions for our Savings Accounts booklet for more information on when we may make changes to the interest rate and how this will be communicated.	
WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 AND £3,000 DEPOSIT?	Opening balance	Projected balance (Gross)
	£3,000	£3,115.50
	£1,000	£1,036.00
<ul style="list-style-type: none"> These projections are based on the interest rate on 5 September 2025 and assume that the account is opened with the stated amount with no additions or withdrawals made. Projected balance is at the end of 12 months All projections are provided for illustrative purposes only and do not take into account individual circumstances Actual interest may depend on the date the account is opened and the date that interest is paid. 		
HOW DO I OPEN AND MANAGE MY ACCOUNT?	<ul style="list-style-type: none"> The Junior Cash ISA can be applied for by post or at our Epsom branch A minimum of £1 must be deposited Accounts can be opened by cheque, by transfer from an existing Junior Cash ISA or from an existing savings account with us (subject to normal withdrawal terms of the paying account). If transferring from an existing Junior Cash ISA then please allow up to 15 working days for the transfer process to fully complete Child Trust Funds cannot be transferred into this account Instructions for the account can be made by phone, by post and at our Epsom branch. 	
CAN I WITHDRAW MONEY?	<ul style="list-style-type: none"> Withdrawals are not permitted and the account cannot be closed until the account holder reaches age 18. Please see the 'Taking money out' section of the Product Features leaflet for full information Transfer to another ISA provider is allowed after 45 days' notice or without notice subject to the loss of 45 days' interest on the total amount transferred. 	

ADDITIONAL INFORMATION

TAX STATUS: Tax-free (the future tax treatment of Individual Savings Accounts may vary). Interest is paid annually on 30 September and available the following day.

This product is not a flexible ISA. Transfers in of flexible ISAs are allowed, however you will lose the flexibility of being able to replace withdrawn funds.

This issue may be withdrawn at any time without prior notice.

There is no tax to pay on the interest from our Junior Cash ISA account, however the future tax treatment of Individual Savings Accounts may vary. If you want further details on any potential tax implications for your children's savings, please visit the [HM Revenue & Customs \(HMRC\) website](#).

The tax year runs from 6 April to 5 April each year.

¹Interest is paid tax-free as it is currently exempt from income tax. The future tax treatment of Individual Savings Accounts may vary.

²AER stands for Annual Equivalent Rate and illustrates what the annual rate would be if interest was compounded.

All financial information correct on 18 December 2025.

If you need this document in an alternative format please call our New Business Team on **03330 140141**.
To find out more, please contact our New Business Team:

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