

About your application

Account name	Fixed Rate Cash ISA				
What is the interest rate?	1 Year Fixed Rate Cash ISA		2 Year Fixed Rate Cash ISA		
	4.05%		3.95%		
	Interest rate (Gross PA/AER)		Interest rate (Gross PA/AER)		
	3 Year Fixed Rate Cash ISA		5 Year Fixed Rate Cash ISA		
	3.95%		3.95%		
	Interest rate (Gross PA/AER)		Interest rate (Gross PA/AER)		
	<p>Interest earned is caculated daily and paid yearly and at the end of the term into your Fixed Rate Cash ISA account. Interest is compounded, meaning it is calculated on both the initial deposit and any interest previously earned.</p> <p>*AER stands for Annual Equivalent Rate and illustrates the interest rate you would earn from a savings account over the course of a year, and it takes any compounding of interest into account. Gross PA means Gross Per Annum, which shows the interest rate payable without tax deducted.</p>				
Can Close Brothers Savings change the interest rate?	<p>No, the interest rate is fixed and won't change during the term.</p> <p>We'll pay the advertised interest rate if your full deposit or ISA transfer instruction is received within 10 days (if this window is missed, you may need to reapply for the new terms and interest rates available at the time).</p> <p>Interest begins to add up once your cleared payment is received. Interest is paid into your Fixed Rate Cash ISA annually and at maturity.</p>				
What would the estimated balance be after 12 months based on a £10,000 deposit?	Term	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months
	1 Year	£10,000.00	4.05%	£405.00	£10,405.00
	2 Year	£10,000.00	3.95%	£395.00	£10,395.00
	3 Year	£10,000.00	3.95%	£395.00	£10,395.00
	5 Year	£10,000.00	3.95%	£395.00	£10,395.00
	<p>This example assumes:</p> <ul style="list-style-type: none">You deposit money when you open the accountYou don't add more moneyYou don't withdraw any moneyThe interest rate doesn't change. <p>Please note: Individual circumstances are not considered.</p>				

<p>How do I open and manage my account?</p>	<p>Opening the account</p> <p>To apply you must meet all of the following:</p> <ul style="list-style-type: none"> • You live in the UK • You're aged 18 or over • You're applying for a personal savings account, not on behalf of a business • You're paying in between £10,000 and £2 million, and won't need access to funds during the term of the account • You have a valid email address and at least one valid UK phone number • You're able to send your full deposit or ISA transfer instruction within 10 days (if this window is missed, you will need to reapply for the new terms and interest rates available at the time). <p>Because you're applying for an ISA account, you must also:</p> <ul style="list-style-type: none"> • Be a UK tax resident. Crown employees living overseas or their spouse/civil partner can also apply • Hold a valid National Insurance number • Pay in no more than £20,000 total for this tax year and any other ISAs you may hold. This tax year runs from 6 April 2025 to 5 April 2026. <p>You can send us your money by cheque or electronic transfer from your bank. To transfer from another ISA manager, submit an ISA Transfer Authority Form. If transferring this year's allowance, you must transfer the full amount. Previous years' allowances can also be transferred, up to £2,000,000.</p> <p>Managing the account</p> <p>Managing your account is easy, simply log in to your online account and submit a secure message, call or write to us.</p>
<p>Can I withdraw money?</p>	<p>If you close your account within 14 days of opening it, you can withdraw your money, and it won't count towards your ISA tax allowance for that year. There will be no charge.</p> <p>After 14 days, you'll need to withdraw the full amount and pay an early closure fee, which is detailed in your application. For more information, please see clause 10 of the Product Terms and Conditions. If the interest earned doesn't cover the fee, you might get back less than you deposited.</p>
<p>What happens at maturity?</p>	<p>We'll contact you about 14 days before the term ends to explain your maturity options.</p> <p>If you don't tell us what to do, your money will be transferred into a Cash ISA Maturity Account paying a variable rate. Please note the interest rate applied to this account is likely to be lower than the other product offerings. Details will be in your maturity options letter.</p>