

Instant Access Cash ISA

16. If both the previous year subscriptions and current year subscriptions have been fully replaced then any further money which is deposited will count towards the annual subscription allowance.
17. On the 6th April each year the flexible allowance is reset to zero.
18. If you cease to be a UK resident you can continue to withdraw money from your Cash ISA and replace it in line with the Flexible Cash ISA replacement subscription rules contained in the ISA Regulations.
19. If the account is closed no further flexible Cash ISA replacement subscriptions may be made.
20. The favourable tax treatment is not guaranteed and is based on current legislation.
21. Customer complaints should initially be directed to a member of the Savings Team in the Branch and if not resolved should subsequently be referred to the Customer Services Manager, in line with our Internal Complaints procedure.
22. The Society is a member of the Financial Services Compensation Scheme. You may be entitled to compensation from this Scheme if the Society cannot meet its obligations in respect of this ISA account.

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Savings as individual as you

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Branch office: Malt Mill Bank, Barwell, Leicester



Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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The Financial Conduct Authority is a financial services regulator. It requires us, esbs, to give you this important information to help you to decide whether our cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

- Instant Access
- Minimum balance £10
- The maximum subscription is £20,000 from the 6th April to the 5th April
- This is a flexible Cash ISA. Money withdrawn may be replaced in the same tax year without it counting towards the annual subscription limit
- Available to individual sole investors aged 18 or over resident in the UK
- Interest is compounded annually on the 5th April and is available from the 6th April. Interest added may be transferred to another account with the Society or to a bank account
- Interest is calculated daily and is variable (see separate leaflet for current rates)
- Subscriptions must belong to the investor
- Stakeholder is a set of voluntary standards for deposit products set by the Government relating to charges, access and terms of the account. Our Cash ISA is not stakeholder
- The ISA Scheme is administered by HM Revenue & Customs. Further information is available on request
- Please read in conjunction with the Terms and Conditions for esbs Retail Savings Accounts leaflet

Instant Access Cash ISA TERMS AND CONDITIONS

An ISA is a scheme of investment managed in accordance with the ISA Regulations by the Society under terms agreed between the Society and the investor (i.e. the Terms and Conditions).

1. The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
2. The Society will ensure that any person to whom we delegate any of our functions or responsibilities under the terms agreed with the investor, is competent to carry out such functions and responsibilities.
3. On the instructions of the investor and within the time stipulated by the investor, all or part of the investments held in the ISA and proceeds arising from those investments shall be transferred or paid to the investor, subject to any reasonable business period, not exceeding 30 days.
4. On receipt of a transfer instruction from the new ISA manager, the Society will send the cash and accompanying information to the new ISA manager within 5 business days of the date of receipt.
5. On receipt of a transfer instruction from the investor the Society will send it to the old manager, together with confirmation that the Society will accept the transfer, within 5 business days of receipt, and
6. On receipt of the cash and accompanying information from the old manager the Society will credit the cash to the ISA account within 3 business days of the date of receipt.
7. The Society reserves the right to not accept transfers in to the Society at times.
8. The Society must notify the investor if, by reason of any failure to satisfy the provisions of the ISA Regulations, an ISA has, or will, become void.
9. If you are not happy with your choice of Cash ISA investment account, you may cancel it within 14 days of:
 - the day the contract is entered into; or
 - the day on which you receive the contract terms and conditions and other information on paper or electronically; whichever is later.We will help you switch to another of our accounts or we will give you all your money back with any interest it has earned. We will ignore any notice period and any charges.
10. If you decide to exercise your right of cancellation you must inform the Society in writing within the 14 day period.
11. Subscriptions only count towards the subscription limits for the year in which they are received by the ISA Manager. When an investor does not subscribe the maximum in any tax year the balance cannot be used in another tax year.
12. The overall ISA limit per tax year, currently £20,000 can be used by subscribing to multiple Cash, Stocks and Shares or Innovative Finance ISAs, plus one Lifetime ISA.
13. This account is a flexible Cash ISA. If a withdrawal is made from this account you may replace it in the account within the same tax year, without it counting towards your annual Cash ISA subscription limit.
14. Where a withdrawal is made it will be applied firstly, against any current year subscriptions and secondly to previous year subscriptions.
15. Where a flexible Cash ISA replacement subscription is made then any replacements into the account will be applied firstly, to any previous year subscriptions and secondly to any current year subscriptions.