



CASH ISA

MATURED FUNDS ACCESS ISA

TERMS AND CONDITIONS

SUMMARY BOX

RATE CARD & TARIFF

**TO BE READ IN CONJUNCTION WITH
CASH ISA TERMS & CONDITIONS**

CASH ISA MATURED FUNDS ACCESS ISA TERMS & CONDITIONS

www.securetrustbank.com

These Product Terms, together with the ISA Rate Card and ISA Tariff, supplement and amend the Personal Savings Account terms and conditions and Cash ISA Terms and Conditions. If there is any inconsistency between these Product Terms and the Personal Savings Account terms and conditions or Cash ISA Terms and Conditions, then these Product Terms (together with the ISA Rate Card and the ISA Tariff) will take priority in relation to any ISA you open with us.

We recommend that you keep a copy of these Product Terms for your records. A copy of these Product Terms is available on request and can be found on our Website. These Product Terms will come into force when we do not receive instructions from you before your existing Fixed Rate Cash ISA matures and this new ISA is opened, and shall continue until terminated in accordance with these Terms.

1. Matured Funds Access ISA

- 1.1. This Account is a variable rate Matured Funds Access ISA. References in the Personal Savings Account terms and conditions to Savings Account include this Account.
- 1.2. This is not a flexible Cash ISA.
- 1.3. Only funds from your original Fixed Rate Cash ISA can be transferred to this Matured Funds Access ISA. No new subscriptions can be made, and we do not allow transfers in to this Cash ISA.
- 1.4. We do not permit partial withdrawals or partial transfers to a new ISA manager. Closure or transfer to a new ISA manager can be made at any time without notice.
- 1.5. The frequency and how we pay interest is the same for this Cash ISA as it was for your matured Fixed Rate Cash ISA.
- 1.6. The Nominated Account that is registered for this Cash ISA is the Nominated Account which was registered for your matured Fixed Rate Cash ISA.
- 1.7. The Rate Card & Tariff applicable to this Cash ISA can be found on our website at www.securetrustbank.com.

Matured Funds Access ISA Summary Box

Account Name	Matured Funds Access ISA
What is the interest rate?	<p>1.50% Gross AER/gross pa</p> <p>Interest is calculated daily and paid on 31 December. Your interest will be added to your Matured Funds Access ISA or paid away to your Nominated Account, as per your maturing Cash ISA.</p>
Can Secure Trust Bank change the interest rate?	Yes, we can vary your interest rate. We will notify you as per your Terms and Conditions - please see clause 15 of the Cash ISA Terms and Conditions for more information.
What would the estimated balance be after 12 months based on a £1,000 deposit?	<p>Your estimated balance would be £1,015.00 based on a deposit of £1,000 after 12 months</p> <p>This is for illustrative purposes only, does not take into account individual circumstances and makes the following assumptions:</p> <ul style="list-style-type: none"> • Your initial deposit is paid into the ISA when it is opened • No further deposits are made/allowed • Interest is added to your Cash ISA
How do I open and manage my account?	<p>An account will automatically open following the maturity of your Fixed Rate Cash ISA where no instructions are received.</p> <p>Deposits into the Cash ISA will be from your existing Fixed Rate Cash ISA only; no subsequent deposits will be accepted.</p> <p>How to manage the account:</p> <p>Accounts are managed by Internet Banking, app or phone.</p> <p>Statements are provided via Internet Banking, with the ability to download and print or the option to change to paper if required.</p>
Can I withdraw money?	<p>Partial withdrawals are not permitted from this Cash ISA. You can withdraw your funds from this Cash ISA in full at any time without notice by logging in to Internet Banking and requesting a closure.</p> <p>Remember, if you withdraw your savings, they'll lose their tax-free status unless you transfer them to another ISA (see below).</p> <p>To transfer your ISA savings to another ISA provider:</p> <ul style="list-style-type: none"> • Give your transfer instructions to your new ISA provider. They'll carry out the ISA transfer for you • Don't transfer ISA savings yourself (using a normal transfer) because the money will lose its tax-free status
Additional information	'Tax-free' means you're not liable to UK Income Tax or Capital Gains Tax on the interest earned. The value of tax benefits we describe depends on individual circumstances. Tax treatment may be subject to change in the future. For more information, please visit HMRC at www.gov.uk

Rate Card

Interest is paid on the same basis as the matured Fixed Rate Cash ISA.

For withdrawals/closures, interest is paid until midnight on the day before funds are due to leave the account.

Matured Funds Access ISA	Gross AER	Gross pa
	1.50%	1.50%

Gross Interest Rate

- The gross rate is the contractual rate which is used to calculate the interest
- AER stands for Annual Equivalent Rate and illustrates what the interest would be if interest was paid and compounded on an annual basis

CUSTOMER SERVICES HELPLINE

0345 111 7092

WWW.SECURETRUSTBANK.COM

Secure Trust Bank PLC. Registered in England and Wales 541132.
Registered Office: Yorke House, Arleston Way, Solihull, B90 4LH.
Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation Authority.
Our registration number is 204550.

