

**CASH ISA**

**PRODUCT SPECIFIC TERMS AND CONDITIONS**

**SUMMARY BOX**

**RATE CARD & TARIFF**

**Effective from 8 November 2019**

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

## CASH ISA PRODUCT SPECIFIC TERMS & CONDITIONS

[www.securetrustbank.com](http://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 have processed a fully completed application from you and opened the ISA, and shall continue until terminated in accordance with these Terms.

1. **7 Year Fixed Rate Cash ISA (16.Dec.2026)**
  - 1.1. This account is a 7 Year Fixed Rate Cash ISA and interest rate is fixed until 16 December 2026 (the “Maturity Date”).
  - 1.2. The minimum deposit required to open this Cash ISA is £1,000.
  - 1.3. The tariff applicable to this Cash ISA can be found on our website at [www.securetrustbank.com](http://www.securetrustbank.com).
  - 1.4. This is not a flexible Cash ISA.
  - 1.5. We do not permit partial withdrawals or partial transfers to a new ISA manager so you must withdraw or transfer all funds in one go.
  - 1.6. You will be charged if you close your Fixed Rate Cash ISA or if you transfer it to another ISA manager before the Maturity Date. The charge is the equivalent of 320 days' tax-free interest. This will be deducted from the balance in this Cash ISA and therefore you may receive back less than you have paid in.
  - 1.7. On the Maturity Date (or the next Business Day, if the maturity date is not a Business Day), unless you have instructed us otherwise, we will automatically transfer the funds from this Cash ISA into a Matured Funds Access ISA.
  - 1.8. Unless you instruct us otherwise, the frequency and how we pay interest will be the same for the Matured Funds Access ISA as it is for this Cash ISA.
  - 1.9. The Nominated Account that will be registered for the Matured Funds Access ISA will be the Nominated Account which is registered for this Cash ISA, unless you instruct us otherwise.
  - 1.10. If your funds are re-invested into a Matured Funds Access ISA on maturity, then we will contact you within 7 Business Days following the Maturity Date to confirm this.
  - 1.11. This Cash ISA is a limited issue and may be withdrawn from sale without notice.

## Fixed Rate Cash ISA Summary Box

Account Name	Fixed Rate Cash ISA <b>7 Year Fixed Rate Cash ISA (16.Dec.2026)</b>
What is the interest rate?	<b>1.70% Gross AER</b> Interest is calculated daily and applied on 31 December and on maturity. You can choose to have your interest added to your Fixed Rate Cash ISA or paid away to your Nominated Account.
Can Secure Trust Bank change the interest rate?	No, the interest rate is fixed. This means that the rate of interest payable on your account will remain the same from the time you open your account until the end of the fixed rate period.
What would the estimated balance be after 84 months based on a £1,000 deposit?	<b>7 Year Fixed Rate Cash ISA (16.Dec.2026)</b> Your estimated balance would be <b>£1,125.24</b> based on a deposit of <b>£1,000</b> after <b>84 months</b> at <b>1.70% A.E.R</b> This is for illustrative purposes only, does not take into account individual circumstances and makes the following assumptions: <ul style="list-style-type: none"> <li>- Your initial deposit is paid into the ISA when it is opened</li> <li>- No further deposits are made</li> <li>- Interest is added to your ISA</li> </ul>
How do I open and manage my account?	<p><b>To open an account you must:</b></p> <ul style="list-style-type: none"> <li>- Be 18 or over</li> <li>- Have a valid National Insurance Number</li> <li>- Be resident in the UK for tax purposes (for full details of who can open an ISA, visit the Government's website, <a href="http://www.gov.uk">www.gov.uk</a> and type 'ISA' in the search box)</li> <li>- Have a minimum deposit of £1,000</li> </ul> <p>The minimum operating balance for this account is £1,000, and the maximum aggregate balance across all accounts held is £1,000,000.</p> <p><b>How to open the account and pay in</b></p> <ul style="list-style-type: none"> <li>- You must apply for the product online via the application link</li> <li>- If we cannot electronically verify that funds have been sent from an account in your name, they will be returned</li> <li>- Each deposit into the account must be a minimum of £1,000</li> <li>- This account is only available to personal individual customers</li> </ul> <p><b>Previous years' ISA savings</b></p> <p>You can transfer any amount of ISA savings from previous tax years. Follow the instructions for making an ISA transfer.</p> <p><b>Current year's ISA savings</b></p> <p>The annual ISA allowance for the tax year ending 5 April 2020 is £20,000. The actual amount you may pay into this ISA depends on how much you've already paid into other types of ISA this tax year.</p> <ul style="list-style-type: none"> <li>- You can pay in by electronic transfer, Cash ISA transfer or cheque</li> <li>- To transfer in Cash ISA savings from another Cash ISA provider, you must give us your instructions when you apply for this Cash ISA. Remember to check with your existing Cash ISA provider in case there are any conditions or charges to make a transfer to us</li> <li>- Stocks and Shares ISA transfers are not allowed</li> <li>- You may only pay into your Fixed Rate Cash ISA for the 30 days after the date we open the account</li> </ul> <p><b>How to manage the account</b></p> <p>Accounts are managed by Internet Banking or by telephone on 03451 117 092.</p>
Can I withdraw money?	No, we don't allow partial withdrawals.

	<p>This is not a flexible ISA. You may withdraw the whole balance by closing the account. If you decide to close the account before it matures on 16 December 2026, we make an 'early access charge' of 320 days' interest. If there isn't enough earned interest to cover the charge, then we take it from the balance in the account.</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><b>To transfer your ISA savings to another ISA provider</b></p> <ul style="list-style-type: none"> <li>- Give your transfer instructions to your new ISA provider. They'll carry out the ISA transfer for you</li> <li>- Don't transfer ISA savings yourself (using a normal transfer) because the money will lose its tax-free status</li> <li>- If you transfer the savings in your Fixed Rate Cash ISA before it matures, we make a charge – see above</li> </ul> <p><b>What happens when the ISA matures</b></p> <ul style="list-style-type: none"> <li>- We'll write to you prior to maturity to let you know your options</li> <li>- At maturity, if you don't give us any instructions, we'll automatically transfer the money in this account to our Matured Funds Access ISA. We'll send you details of the Matured Funds Access ISA when we write to you before the maturity date</li> </ul>
<b>Additional information</b>	<p>A 14 day cancellation period applies to this account. If you change your mind within the 14 days after we open the account for you, you may close it without charge and it will be as if you never had the ISA.</p> <p>Note: you're only allowed to pay in money which counts towards your annual ISA allowance into one Cash ISA each tax year. This means that if you open this Cash ISA, you can't open another Cash ISA during this tax year, even if you haven't paid in your full annual ISA allowance into this ISA.</p> <p>This is a strictly limited issue and can be withdrawn at any time. Once withdrawn, there is a limited window to make any deposits or transfers into the ISA and any funds received after this time will be returned. We will not contact you to let you know when the Fixed Rate Cash ISA is withdrawn.</p> <p>'<b>Tax-free</b>' 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. The tax treatment of ISAs could change in the future.</p>

## Rate Card

### Fixed Rate Cash ISAs

Interest paid annually on 31 December and at maturity.

Interest is paid until midnight on the day before maturity. Funds will leave the account on the date of maturity.

7 Year Fixed Rate Cash ISA (16.Dec.2026)	Gross A.E.R.	Gross p.a.
	1.70%	1.70%

## Closure and Transfer Charges for Fixed Rate Cash ISAs

You will be charged if you close your Fixed Rate Cash ISA before the end of the applicable fixed term or if you transfer it to another ISA provider before the maturity date. The charge depends on the term of the Fixed Rate Cash ISA and is the equivalent of the days' tax-free interest listed below. This may be deducted from the balance in your Fixed Rate Cash ISA and therefore you may receive back less than you have paid in.

	7 Year Fixed Rate Cash ISA	320 days' interest
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### Gross Interest Rate

- The gross rate is the contractual rate which is used to calculate the interest
- A.E.R. stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded on an annual basis
- Tax-free means there's no personal liability to any UK Income Tax and Capital Gains Tax. The value of the tax benefits we describe depends on individual circumstances. The tax treatment of ISAs could change in the future.

### Tariff

	Duplicate Statement	£5 / item
	Payment requested by CHAPS	£20 / item
	BACS recall	£30 / item
	BACS trace	£15 / item

**CUSTOMER SERVICES HELPLINE**

**0345 111 7092**

**[WWW.SECURETRUSTBANK.COM](http://WWW.SECURETRUSTBANK.COM)**

Secure Trust Bank PLC. Registered in England and Wales 541132.  
Registered Office: One 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.

