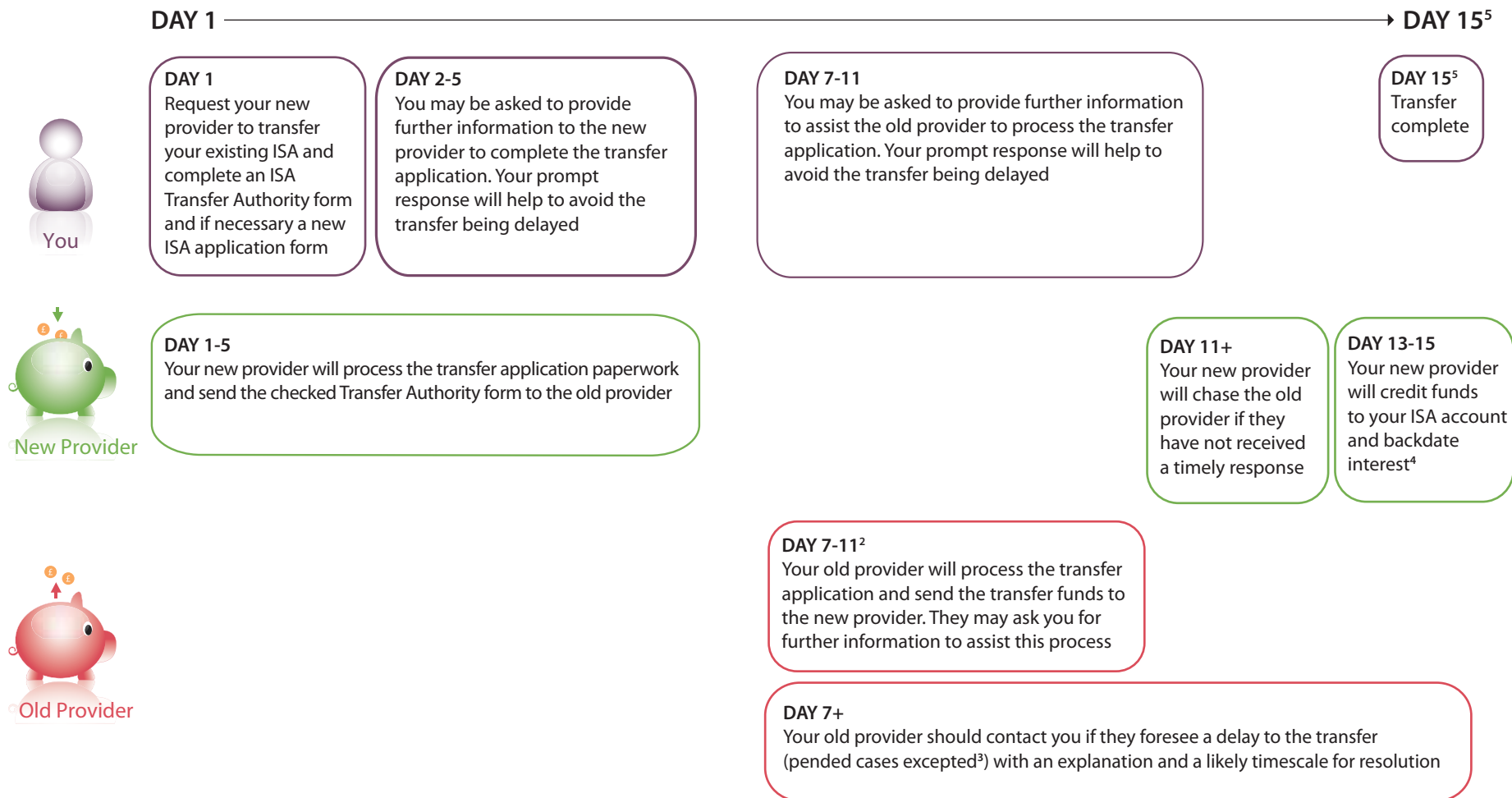


Transferring Your Cash ISA

Outlines a typical Cash ISA to Cash ISA transfer process, which may vary between ISA providers ¹



Please note:

¹Timings are indicative of a typical ISA transfer process and may vary between providers. You are advised to check specific procedures with your provider. Timings shown refer to business days, not elapsed days.

²You have the right to stipulate the timescale for your ISA transfer – you may want to do this in order to take account of any applicable notice or fixed rate period, to avoid loss of interest etc. In these circumstances the transfer will be pended until such time that it is appropriate to proceed. (Please check with your new provider that the product will still be available after the expiry of the notice or fixed period.)

³See note 2 above for circumstances where the transfer would be pended.

⁴Your new provider will backdate interest to the first day where interest no longer accrues on the funds being transferred from your old ISA. In addition, your new provider will start paying the new interest rate from day 16 at the latest regardless of whether the transfer has completed within the standard 15 business day timeline (pended cases excepted).

⁵Whilst the transfer should be completed within 15 business days any confirmation by post stating that your cash ISA has been transferred, is likely to follow after this time.