

# Fixed Rate Cash ISA.

savings



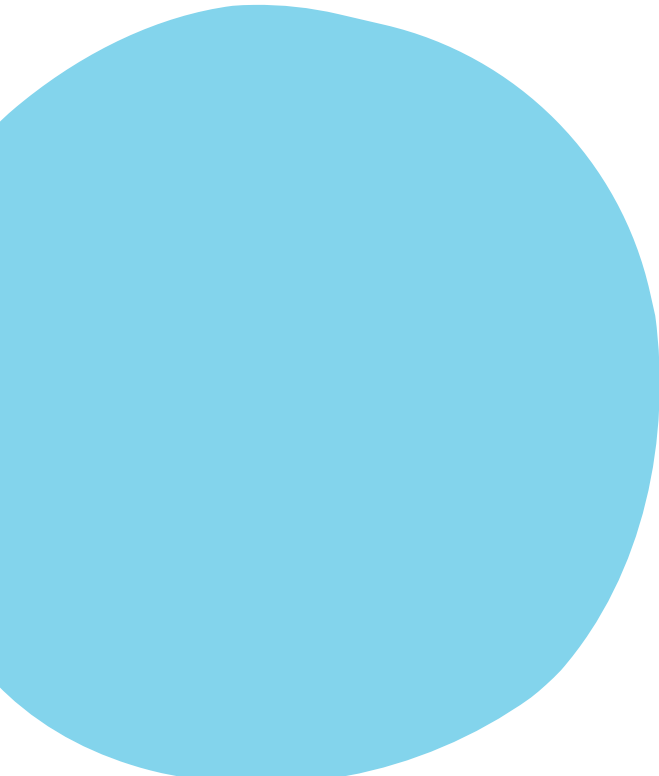
## Summary box

Account name	<b>Fixed Rate Cash ISA</b>		
What is the interest rate?	18 Month Fixed Rate Cash ISA		4.40% Tax Free/4.50% AER (fixed)
	2 Year Fixed Rate Cash ISA		4.35% Tax Free/AER (fixed)
	3 Year Fixed Rate Cash ISA		4.10% Tax Free/AER (fixed)
	Interest is calculated each day. Interest is paid yearly on anniversary of opening your account and at maturity for terms of whole years (e.g. 2 years), and paid monthly and at maturity for part year terms (e.g. 18 months).		
Can TSB change the interest rate?	No, we can't change the interest rate during the fixed term of your Fixed Rate Cash ISA.		
What would the estimated balance be at the end of the fixed term based on a £3,000 deposit?	Initial deposit		£3,000
	Fixed Rate Cash ISA – 18 Months	Interest earned at 4.40% Tax Free/4.50% AER (fixed)	£204.96
		Estimated balance after 18 months	£3,204.96
	Fixed Rate Cash ISA – 2 Years	Interest earned at 4.35% Tax Free/AER (fixed)	£266.68
		Estimated balance after 2 Years	£3,266.68
	Fixed Rate Cash ISA – 3 Years	Interest earned at 4.10% Tax Free/AER (fixed)	£384.34
Estimated balance after 3 Years		£3,384.34	
How do I open and manage my account?	Ways to open	In branch or online.	
	Who can open	You must be 18 or over and a UK resident.	
	Open with	<p>£1 minimum opening balance.</p> <p>Maximum subject to the yearly ISA allowance (£20,000 for 2024/25), plus transfers in from other existing ISAs.</p> <p>All deposits, including transfers, must be received within 30 days of opening your account.</p> <p>If you want to add further deposits, you can open a new Fixed Rate Cash ISA assuming you have not yet used your full yearly ISA allowance.</p> <p>The maximum deposit is £1,000,000.</p>	
	Manage your account	<p>In branch</p> <p>Over the phone</p> <p>Online</p> <p>Mobile App</p>	

## Summary box

Can I withdraw money?	Withdrawals allowed	Yes	
	Notice period	None	
	Withdrawal charges	If you take money out of your account more than 14 days after opening the account, you'll pay a charge. This includes transfers to another ISA with us or another provider.	
		The charge depends on the term of your account:	
		Term	Withdrawal Charge
		18 Months	Equivalent to 135 days interest on the amount taken out or transferred
		2 Years	Equivalent to 180 days interest on the amount taken out or transferred
3 Years	Equivalent to 270 days interest on the amount taken out or transferred		
For example: if you had an account with a 2 year term and took out £2,000, the charge would be the amount of interest you'd earn on the £2,000 for 180 days.			
We'll take the charge from the balance in your account before you take out the money. You may get back less money than you originally paid into your account.			
How to withdraw	Cash Bankers draft Transfer to a TSB current or savings account in your own name (Fees may apply to some of these services, please see our Savings Account General Conditions for more information)		
You can withdraw and replace money from your Fixed Rate Cash ISA without it counting towards your yearly ISA allowance for that year, as long as the repayment is made in the same tax year as the withdrawal, and paid into a new Fixed Rate Cash ISA or Cash ISA Saver.			
Additional information	<p>Accounts can only be opened in a sole name.</p> <p>Opening a Fixed Rate Cash ISA will limit the amount that can be invested in a stocks and shares or innovative finance ISA. To find out more about this, speak to a Partner in your local branch or call us.</p> <p>The tax advantages depend on your individual circumstances and the tax treatment of your ISA may change in the future.</p> <p>Your account will mature into a Cash ISA Saver (off bonus) at the end of the term. We'll contact you before this happens with your options.</p> <p>If you aren't happy with your Fixed Rate Cash ISA, you can cancel within 14 days without charge.</p> <p>You can also close your account after 14 days subject to the charge above.</p>		

Rates and information correct at 6 April 2024.



The Annual Equivalent Rate (AER) shows what the interest would be if the interest was paid and added to the account once each year. It lets you compare savings accounts easily. Gross rate is the contractual rate of interest payable before the deduction of income tax. Tax free is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on your individual circumstances and may change.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, Braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit [www.relayuk.bt.com](http://www.relayuk.bt.com) to read how they manage your data.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

Rates can change at any time and you should check the current interest rate before applying for the account.

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