

# Fixed Rate Cash ISA.

Summary box		
<b>Account name</b>	2 Year Fixed Rate Cash ISA	
<b>What is the interest rate?</b>	Interest rate <b>1.00% AER/Tax free (fixed)</b>	
	You'll earn interest on balances of £1 or more. Interest is calculated each day and paid once a year on the anniversary of opening the account and at maturity.	
<b>Can TSB change the interest rate?</b>	No, we can't change the interest rate during the fixed term of your Fixed Rate Cash ISA.	
<b>What would the estimated balance be after 24 months based on a £3,000 deposit?</b>	Based on a £3,000 deposit, with no deposits or withdrawals made from the account, and variable interest rates remaining the same:	
	Initial deposit	£3,000
	Interest earned at 1.00% AER/Tax free (fixed)	£60.30
	Estimated balance after 24 months	£3,060.30
This is an example only and doesn't take into account your individual circumstances.		
<b>How do I open and manage my account?</b>	Ways to open <ul style="list-style-type: none"> <li>In branch</li> <li>Online</li> </ul>	
	Who can open <ul style="list-style-type: none"> <li>You must be:</li> <li>16 or over; and</li> <li>A UK resident.</li> </ul>	
	Open with <ul style="list-style-type: none"> <li>£3,000 minimum opening balance</li> <li>Maximum subject to the annual ISA allowance (£20,000 for 2017/18), plus transfers in from other existing ISAs.</li> </ul>	
	Manage your account <ul style="list-style-type: none"> <li>In branch</li> <li>Over the phone</li> <li>Online</li> <li>Mobile app</li> </ul>	
<b>Can I withdraw money?</b>	Withdrawals allowed	Yes
	Notice period	None
	Withdrawal charges	Yes – a charge equivalent to 180 days interest on the amount taken out
	How to withdraw <ul style="list-style-type: none"> <li>Cash</li> <li>Bankers draft</li> <li>Funds transfer</li> </ul> (Service charges may apply, see our Banking Charges guide for more information)	
You can withdraw and replace money from your cash ISA without it counting towards your annual ISA allowance for that year, as long as the repayment is made in the same tax year as the withdrawal.		
<b>Additional information</b>	<ul style="list-style-type: none"> <li>Accounts can only be opened in a sole name and you can only pay into one cash ISA in each tax year</li> <li>Opening a 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 our staff in your local branch or call us</li> <li>The tax advantages depend on your individual circumstances and the tax treatment of your ISA may change in the future</li> <li>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.</li> </ul>	

Rates and information correct as at 9 January 2018.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines are open from 7am to 11pm, 7 days a week).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. 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.

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