About your application

Account name	Fixed Rate Cash ISA
What is the interest rate?	

1 Year Fixed Rate Cash ISA	2 Year Fixed Rate Cash ISA
4.70%	4.50%
Interest rate (Gross PA/AER*)	Interest rate (Gross PA/AER*)

3 Year Fixed Rate Cash ISA	5 Year Fixed Rate Cash ISA
4.20%	4.05%
Interest rate (Gross PA/AER*)	Interest rate (Gross PA/AER*)

Note, accrued interest is calculated daily and is paid into the Fixed Rate Cash ISA account annually and at maturity (the end of the term).

* AER stands for Annual Equivalent Rate. It illustrates what the interest rate would be if interest were paid and added each year. Please note, interest is compounded. Gross PA means Gross Per Annum, i.e. before tax is deducted (at the legal rate).

Can Close Brothers Savings change the interest rate?

No. Your interest rate is fixed, so it will stay the same for the entire term of your savings account.

We guarantee to pay the advertised interest rate if your full cash deposit is paid into the account and/or ISA transfer instructions are received within 10 calendar days.

If no maturity instructions are received at the end of the fixed term, your funds including any interest earned, will be paid into a Cash ISA Maturity Account, where it will earn a managed variable rate (account details included as part of your maturity options letter).

What would the estimated balance be after 12 months based on a £10,000 deposit?

Term	Initial deposit	Interest rate	Interest earned after 12 months	Estimated balance after 12 months
1 Year	£10,000.00	4.70%	£470.00	£10,470.00
2 Year	£10,000.00	4.50%	£450.00	£10,450.00
3 Year	£10,000.00	4.20%	£420.00	£10,420.00
5 Year	£10,000.00	4.05%	£405.00	£10,405.00

Illustration based on an initial deposit with no withdrawals made and no interest added to the account during the fixed term. Interest is accrued daily and is paid annually and at maturity (the end of the term) into your Fixed Rate Cash ISA account.

This projection is provided for illustrative purposes only and does not take into account your individual circumstances.

How do I open and manage my account?

You must be aged 18 years or over and a UK tax resident. Crown employees performing duties overseas or those married to, or in a civil partnership with such a person can also apply. This account can be applied for online.

The minimum opening deposit is £10,000 and the maximum is £2,000,000. You can deposit a maximum of £20,000 for this tax year, assuming this does not exceed your annual ISA allowance (includes money in cash, stocks and shares, innovative finance and lifetime ISAs held with other ISA providers).

You can send us your funds by cheque or electronic transfer from your nominated bank account. If you're looking to transfer from another ISA manager, you must submit an ISA Transfer Authority Form.

If you're planning to transfer your current year's allowance, you must transfer the full amount. Previous years' allowances can also be transferred but must not exceed £2,000,000.

Continue overleaf

How do I open and manage my account? (continued)	Where relevant, we must receive your full cash deposit, including ISA transfer instructions from you within 10 calendar days of accepting your application. We will then work with your existing ISA Manager to transfer funds to us at the earliest opportunity. If you miss the funding window to send us your full cash deposit or ISA transfer instructions, you will need to reapply and be subject to the new interest rates and terms available at the time. Managing your account is easy, simply login to your online account. Alternatively, you can call or write to us.
Can I withdraw money?	During your 14 day cooling off period you have the right to withdraw your funds without incurring a charge. Simply login to your online account and submit a secure message, call or write to us. After your cooling off period, if you decide to close or transfer your ISA before maturity, you must withdraw the full amount and you will be charged the appropriate amount of interest on your account balance at the time of transfer. To see how much interest you will be charged please refer to the product terms and conditions. If the interest you've earned doesn't cover this, you may get back less than you originally deposited. Before the end of the fixed term, we'll let you know what your maturity options are. If we do not hear from you, your funds will be transferred into a Cash ISA Maturity Account (account details included as part of your maturity options letter).
Additional information	Cooling off period A 14 day cooling off period applies to this account. If you change your mind within 14 days of opening the account, you may close it without being charged and the account will not be considered part of your ISA tax allowance for that tax year. Non-flexible ISA This Cash ISA is not flexible. You may not be able to redeposit withdrawn funds if the redeposit amount takes you above the maximum annual Cash ISA subscription limit in that specific tax year. Tax information Interest on ISAs is paid tax-free, meaning without tax deducted. Tax treatment is dependent on individual circumstances, which may be subject to change in the future.