



# FIXED RATE CASH ISA

*This Information Sheet sets out the key information you need to know about your account. It should be read together with the Fixed Rate Cash ISA Terms and forms part of our agreement with you. Please keep it for future reference.*

## SUMMARY BOX

Account name	<b>Fixed Rate Cash ISA</b>		
What is the interest rate?	<b>Balance</b>	<b>Gross Rate p.a.</b>	<b>AER</b>
	£1+	X.XX%	X.XX%
	Interest is paid at a fixed rate from the Start Date until the Maturity Date. This means you'll earn one rate on your entire account balance. This interest rate is fixed and will not change between the date you open your account and the maturity date. Interest is calculated daily and paid annually to your ISA on the maturity date.		
Can Coutts change the interest rate?	No, the interest rate is fixed for the Tax year, 6th April to 5th April (or the last working day of the tax year). This means that the rate will not change between the date you open your account and the Maturity Date.		
What would the estimated balance be at the Maturity Date based on a £10,000 deposit?	<b>Deposit amount</b>	<b>Balance at Maturity Date</b>	
	£10,000	£XX,XXX.XX	
	This example assumes that: <ul style="list-style-type: none"><li>• Your account has been opened and funded on the 6th April</li><li>• The funds remain in the account until maturity on the 5th April (or the last working day of the tax year) the following year</li><li>• No further deposits or withdrawals are made</li><li>• This is only an example and does not take into account your individual circumstances</li></ul>		
How do I open and manage my account?	<b>Eligibility</b>		
	You must: <ul style="list-style-type: none"><li>• be aged 18 years or over and resident in the UK for tax purposes;</li><li>• not to have subscribed to another Fixed Rate Cash ISA with us;</li><li>• not have subscribed, and will not subscribe, to more than the overall ISA subscription limit total in the same tax year; and</li><li>• hold the account solely in your name.</li></ul>		
	This account is only available to you if you hold a Current Account. The Fixed Rate Cash ISA allows you to subscribe up to £20,000 in the current tax year, which runs from 6 April to 5 April the following year with a £1 minimum balance.		

Coutts

## FIXED RATE CASH ISA

You can open your account:

- By contacting your private banker
- Via our digital services

You can manage your account:

- Via our digital services
- By contacting your private banker
- By contacting Coutts 24

For more information, please see the Fixed Rate Cash ISA Terms.

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Can I withdraw money?

You can withdraw money from your account (by contacting your Private Banker) during the cancellation period. Partial withdrawals are not permitted.

If you want to make a withdrawal after this time and before the Maturity Date, you must close your account by giving written notice. An Early Closure Charge will apply, except in the event of your death. The Early Closure Charge will be the lower of the amount of interest earned on your account or 90 days' interest.

The Early Closure Charge will be deducted from the balance of your Fixed Rate Cash ISA. The total amount you receive (including interest earned on your balance) will be no less than your deposit at the Start Date.

For more information, please see the Fixed Rate Cash ISA Terms.

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Additional information

### **Currencies**

This account is available in sterling only.

### **Tax**

The Fixed Rate Cash ISA is a tax-free savings account.

Tax-free interest means that interest payable on Fixed Rate Cash ISAs is exempt from UK Income Tax. The tax treatment may be subject to change in the future and depends on your individual circumstances.

If you are unsure of your tax obligations, you are strongly advised to seek your own tax advice.

### **Definitions**

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

Gross Rate

The interest without the deduction of UK Income Tax (where applicable). Interest will be paid gross.

p.a.

Per Annum (per year).

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**If you would like this document in another format such as Braille, large print or audio, please let us know.**

Interest rates and tiers are correct as at 28th November 2024 and are subject to variation.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.  
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