

New accounts opened from 21 May 2025

Term	Annual rate	Monthly rate		Eligibility criteria
	Tax free/AER	Tax free	AER	
1 Year	3.60%	3.54%	3.60%	N/A
2 Year	3.50%	3.45%	3.50%	N/A

Fixed Cash ISA at a glance

- Open an account with £500 minimum. In branch, by phone or online – this must be received within 60 days of opening, up to the current ISA allowance, plus transfers in.
- Interest is fixed from the day of opening and is payable monthly or annually.
- You can choose to invest your ISA allowance any combination of permitted ISAs, providing you don't invest more than £20,000 in total during the current tax year.
- No withdrawals are allowed however you can close your account early or transfer the full amount out to another ISA. If you close or transfer your money before the end of the term, you will lose an amount equal to:
 - 90 days' tax free interest for a 1 year term
 - 180 days' tax free interest for a 2 year term
 - This will be taken from the balance of your account and you may therefore get back less than you first invested.
- For customers aged 18 + and are resident in the UK for tax purposes.
- You have 14 calendar days from account opening to cancel it without loss of interest. See terms and conditions for full details of how to cancel within the cancellation period.
- Unless we receive instructions at the end of the term, the account will automatically change to an ISA Saver account. Before this happens, we'll contact you to explain your options and next steps.
- Tax treatment depends on your personal circumstances and may change in the future.
- Rates can change at any time and you should check the current interest rate before applying for the account. Your rate will not change once you have opened your account.

Get in touch



bankofscotland.co.uk/savings



0345 602 0304

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.



Visit your local branch

If you need this communication in another format such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages: www.relayuk.bt.com SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo If you need support due to a disability please get in touch.

If you want to make a complaint, visit a branch or learn more online at: bankofscotland.co.uk/contactus/complain
To speak to us, call: **0800 072 8668 (+44 131 278 3729)** outside the UK).

Adviser service: 24/7.

You can also write to: Bank of Scotland, PO Box 761, Leeds LS1 9JF.

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are. Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Rates quoted are subject to change.

Tax treatment depends on your individual circumstances and may change in the future.

If you open a Fixed Cash ISA this tax year, but you don't pay in your whole ISA allowance within the funding window, you'll limit the amount you can hold in an ISA this tax year. This is because you cannot pay any more money into your Fixed Cash ISA after the funding window and you won't be able to open another ISA this tax year. Although you can close your Fixed Cash ISA during the term, this will be an early closure of your account and you'll lose interest as explained overleaf.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product which quotes an interest rate, will contain AER you will be able to compare more easily what return you can expect from your savings over time.

Tax free rate is the contractual rate of interest payable where interest is exempt from income tax. The favourable tax treatment for cash ISAs depends on your individual circumstances and may vary in the future.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

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This information is correct as at the date overleaf.