

# Easy Access Cash ISA Issue 1

## Summary Box

Account Name	Easy Access Cash ISA Issue 1		
What is the interest rate?	<b>Gross Annual Interest</b>	<b>Gross Monthly Interest</b>	<b>AER*</b>
	4.25%	4.17%	4.25%
Interest is calculated daily, and paid monthly or annually. You can choose to have your interest paid to your Easy Access Cash ISA, any other Personal Savings account you hold with us that allows deposits, or your nominated UK bank or building society account.			
Can Aldermore change the interest rate?	Yes, the interest rate is variable. We can increase or decrease the rate for any of the reasons set out in our Personal Savings Terms and Conditions..		
What would the estimated balance be after 12 months based on two different deposit amounts?	<b>Deposit at Account Opening</b>	<b>Balance After 12 Months</b>	<b>Interest Earned</b>
	£1,000	£1,042.50	£42.50
	£15,000	£15,637.50	£637.50
These are only examples and do not take into account your individual circumstances. The examples assume that no further deposits or withdrawals are made and that interest earned is paid to this account at maturity.			
How do I open and manage my account?	<ul style="list-style-type: none"><li>• To open an account you need to be aged 18 years or over, resident in the UK and only tax resident in the UK. Our accounts cannot be held in trust or by US Persons (meaning US citizens, residents, green card holders or taxpayers in respect of their worldwide income)</li><li>• This account can be held in one name only</li><li>• You can open and manage your account online. We will accept instructions in relation to the account through our Internet Banking Service</li><li>• The minimum deposit required to open this account is £1,000</li><li>• The maximum deposit for this account is the 2024/2025 ISA allowance of £20,000. In addition or alternatively, you may transfer existing ISAs from other providers into this account, up to the amount held. These limits are subject to HM Revenue &amp; Customs rules</li></ul>		
Can I withdraw money?	<ul style="list-style-type: none"><li>• Yes, you can make unlimited withdrawals. Your money can be returned to your nominated account, transferred to any other Personal Savings accounts you hold with us that allow deposits or transferred to another ISA provider</li><li>• Our Cash ISAs are flexible. You can withdraw money from this tax year or previous tax years if you need to. You can replace the move you've withdrawn without the replacement counting towards your annual ISA subscription limit, providing you replace the funds in the same tax year you withdraw them.</li></ul>		
Additional information	<ul style="list-style-type: none"><li>• Interest is paid gross without the deduction of income tax and doesn't count towards your Personal Savings Allowance</li><li>• If you change your mind within 14 days of opening your account we will cancel your account without penalty or notice</li><li>• You can request to transfer in ISAs held with other providers at any time.</li></ul> <p>* AER stands for annual equivalent rate and illustrates the interest rate if it was paid and compounded once each year</p>		



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