

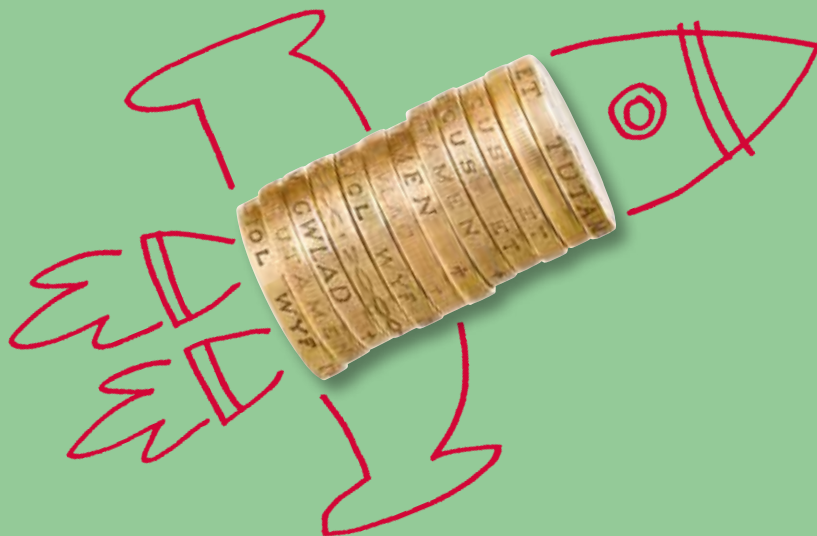
Premier
Cash ISA

MUST BE READ WITH A SUMMARY BOX LEAFLET

POST
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Money®

Watch your savings take off



Post Office Money® Premier Cash ISA is provided by OneFamily.
Savings in Post Office Money cash ISAs are deposited with Bank of Ireland UK.

[PostOfficeMoney.co.uk](https://www.postofficemoney.co.uk)

Beat the taxman with a Premier Cash ISA

Post Office Money Premier Cash ISA is provided by OneFamily. Savings in Post Office Money cash ISAs are deposited with Bank of Ireland UK.

The tax advantages of Post Office Money Premier Cash ISAs depend on your individual circumstances and the tax treatment may change in the future.

Premier Cash ISA at a glance

- ✓ A tax-free* variable interest rate. A bonus rate may also be available for the first 12 months. Find out our current rates, and details of any bonus, in-branch, online or by phone and make sure you've picked up the **Summary Box leaflet** which includes important information you should read
- ✓ You can make Deposits and Transfer in ISAs held with other providers (minimum £100). Before making a decision to transfer your ISA to us, you should check if your current provider will charge a fee
- ✓ Make up to two withdrawals each tax year – any more and you'll need to transfer to another ISA provider or close your account. The minimum withdrawal amount is £10, or the value of the ISA if it is lower
The Premier Cash ISA does not have flexible features. This means that once withdrawn, your money will lose the tax advantages of ISAs and cannot be replaced within your Premier Cash ISA without affecting your annual ISA allowance. If you have already used your full allowance in a tax year, you will not be able to make further deposits into your Premier Cash ISA in that tax year, even if you've made a withdrawal from your account
- ✓ If you close your ISA, your money will no longer benefit from the tax advantages of ISAs in the future
You can only make deposits into one cash ISA in each tax year. If you have paid into your Premier Cash ISA in the tax year you close it, this means you won't be able to pay money into another cash ISA in the same tax year
- ✓ Manage your savings by phone or post
- ✓ Interest is calculated daily and paid annually in March
- ✓ We also offer an Online ISA that may be more suitable to your needs. To find out more, please visit postofficemoney.co.uk

*Tax-free means the interest paid will be free of UK Income Tax and Capital Gains Tax.

keyfacts®

POST OFFICE Money

OneFamily

Key Features of the Premier Cash ISA

The Financial Conduct Authority is a financial services regulator. It requires us, OneFamily, to give you this important information to help you decide whether the Premier Cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Please read these Key Features with the Terms and Conditions and Summary Box, which contain more detailed information about how this ISA will work.

The Premier Cash ISA is provided by OneFamily and your money will be deposited with Bank of Ireland UK. Any reference to "we", "us" or "our" in these Key Features means OneFamily.

Your key questions answered

What is an ISA?

ISA stands for Individual Savings Account. ISAs were introduced by the Government to give people a tax-efficient way to save for the future. There are different types of ISA, for an up-to-date list of those available please visit www.gov.uk/individual-savings-accounts/overview

You can deposit up to the maximum annual ISA limit set each Tax Year (that's from 6 April to 5 April) subject to contributions in other types of ISAs. The annual ISA limit for the 2017/18 tax year is £20,000. For example, if you deposit half of this year's limit in a cash ISA with one provider, you can invest the other half into a stocks and shares ISA with the same or another ISA provider. You can only make deposits and/or invest in one of each type of ISA each tax year.

If you hold an ISA, you may be able to withdraw the cash from it and replace it within the same tax year you took it out without affecting your annual ISA allowance. This is only available with some ISA providers. If it's not a feature of an account you hold, any payment you make into that ISA will be treated as a payment for the current tax year (regardless of any withdrawals you may also have made during the same tax year). The Premier Cash ISA does not have flexible features.

Is the Premier Cash ISA right for me?

The Premier Cash ISA could be right for you if you are a UK taxpayer aged 16 or over, and you would like to save money in a tax-free* savings account where your money will earn a variable interest rate.

As only two withdrawals are permitted in each tax year (unless you close or transfer your account), you should only consider the Premier Cash ISA if you will not need regular access to your money.

Some ISAs are flexible and allow you to make withdrawals and replace the money back into your account during the same tax year, without affecting your annual ISA allowance. Not all ISA providers offer this as a feature and this is not currently available on the Premier Cash ISA. If you decide to transfer an ISA with flexible features to the Premier Cash ISA, the flexible features will no longer apply. If you've made a withdrawal from the ISA you're transferring, and want to replace the money within the same tax year you made the withdrawal without affecting your annual ISA allowance, you'll need to do this before you transfer. You should consider this carefully when deciding whether this account is suitable to you.

Please remember the tax advantages depend on your individual circumstances and the tax treatment of ISAs may change in the future. Neither we, nor Post Office Money, provide advice. If you have any doubts about the suitability of this account, you should seek independent financial advice.

* Tax-free means the interest paid will be free from UK Income Tax and Capital Gains Tax.

Your key questions answered

Who can open the Premier Cash ISA?

To open the Premier Cash ISA you must be 16 or over and a UK resident for tax purposes. You can only make deposits into one cash ISA with one provider each tax year. If you've already made deposits into a cash ISA this tax year, you can still open a Premier Cash ISA by transferring your current year's cash ISA or any other ISA that you hold. If you transfer your current year's cash ISA to us, you will then be able to make additional deposits once your Premier Cash ISA is open (subject to your annual ISA allowance). Before making a decision to transfer to us you should check if your current provider will charge a fee. ISAs cannot be applied for in joint names.



Please see the "Eligibility" section of the Terms and Conditions for more information on eligibility.

How can I open the Premier Cash ISA?

You can open the Premier Cash ISA with a deposit and/or a transfer of an existing ISA by completing an application form. There is an application form included in this pack. If you're opening your Premier Cash ISA with a deposit, it can be made by either:

- cash (max £1,000);
- cheque;
- debit card; or,
- payment from your Post Office Money Easy Access Savings account.

You can only make your deposit by cash or debit card if you apply in a Post Office branch. The minimum initial deposit or transfer you can make is £100. Before making a decision to transfer your ISA to us, you should check if your current provider will charge a fee.

When will my account open?

We will open your account when we accept your application and either:

- we receive and accept your deposit; or,
- we request the transfer value for your existing ISA;

whichever is earlier.

There may be delays in opening your ISA because we need to ask you for more information or proof of your identity. If this happens, we will let you know. No interest will be paid until your ISA is open. If we are unable to open an account within 30 days of receiving your application, any deposits you have made will be returned without interest.



See the "Proof of Identity" and "Accepting your Application" sections of the Terms and Conditions for more information on proof of identity and accepting your application.

Can I make additional deposits or transfers once my Premier Cash ISA is open?

Yes, once it's open you will be able to make additional deposits or transfers into your Premier Cash ISA providing you make a deposit (or a transfer containing current tax year deposits) during each full tax year you hold your account. A full tax year does not include the tax year you opened your Premier Cash ISA. Deposits are limited to your current tax year's ISA allowance (subject to other types of ISA contributions). You will also be able to transfer existing ISAs from other providers into your Premier Cash ISA.

Your key questions answered

How can I make additional deposits or transfers?

Once your ISA is open, deposits of £1 or more can be made by cash, cheque or debit card at any Post Office branch. You can also send cheques directly to us, set up a Direct Debit, or make a payment with your debit card over the phone.

It is also possible to transfer money directly from your Post Office Money Easy Access Savings account. Direct Debit payments and debit card payments made over the phone must be for at least £10.

Any deposits you make into your Premier Cash ISA will count towards your annual ISA allowance, regardless of whether you've made a withdrawal from your account during the same tax year.

You can also transfer in an existing ISA after your account has opened. If you would like to do this, please contact us for a Transfer Instruction Form. Before making a decision to transfer, you should check if your current ISA provider will charge a fee.

If you go a full tax year without making a deposit (or a transfer containing current year's deposits) you will no longer be able to make additional deposits or transfers into your account. A full tax year does not include the tax year in which you open your Premier Cash ISA.

Further details about how you can make additional deposits and transfers into your ISA will be sent to you in your Welcome Pack. You can also find more information about deposits and transfers in the 'Accepting deposits' and 'Transfers in' sections of the Terms and Conditions.

How will I know how much my savings are worth?

Every year we will send you a statement showing the balance of your ISA as of 31 December.

You can also phone us on 0800 169 7500[†] for a current valuation.

Are there any charges?

We do not charge to set up a Premier Cash ISA or to process standard transactions. We may, however, charge a fee of £5 for cancelling and reissuing cheques, or issuing duplicate or additional statements. Charges may change in the future.

Please see the 'Charges and taxes' section for more detail about the charges and changes to charges.

Can I cancel my Premier Cash ISA?

Yes, you have 14 days from the day the account opens to cancel your Premier Cash ISA. If you decide to cancel, you must let us know in writing. You will receive a full refund of the deposits you made plus tax-free interest. Any returned deposits will not be regarded as having been paid into the ISA, and so will not count towards your ISA allowance for the current tax year.

If you do not cancel within the 14-day cancellation period, and you request to close your Premier Cash ISA after this date, your money will no longer benefit from the tax advantages of ISAs. If you've paid into your Premier Cash ISA in the same tax year as you close it, you won't be able to pay money into another cash ISA in the same tax year.

Please see the 'Cancellation' section of the Terms and Conditions for more information about cancellation, including information on what happens if you cancel and you have requested a transfer.

Can I transfer my Premier Cash ISA?

Yes, you can transfer your Premier Cash ISA in full to either another cash ISA or a stocks and shares ISA. **Partial transfers are not permitted.**

How to apply

Your step-by-step checklist

- 1 Whether you're applying in branch or by post, make sure you've picked up the Summary Box leaflet which includes important information you should read. This information is also available online at www.postoffice.co.uk/savings
- 2 Make sure you've read and understood the information in the Key Features and Terms and Conditions sections of this brochure.
- 3 Complete the application form. Please make sure you complete all boxes inside the red borders – this will help speed up your application. If you want to make a deposit by cheque with your application, please make your cheque payable to yourself (e.g. Mrs J Smith). Please also write your address clearly on the back.
- 4 Either hand in the completed application form, together with your deposit (if applicable) at a Post Office branch or post it to us using the envelope provided.

Please note: If you are under 18 or applying with a Power of Attorney you will need to provide documents, including proof of your identity, before we are able to open the account. Examples of acceptable documents for proof of identity include: a current valid signed passport or a current UK/EU driving licence. For a full list of acceptable documents and more information about applying if you are under 18 or with a Power of Attorney, please call 0800 169 7500¹ before applying.

What happens next?

- 1 We'll use electronic checks to confirm your identity and will typically open your account within 2 to 3 working days. In limited cases, where we have been unable to confirm your identity electronically, we will contact you by post to request identity documents before we can open your account.

Please note – interest is only payable on accounts that are open. For details of when we start paying interest on deposits and transfers, please see the "Interest" and "Transfers" sections in the Terms and Conditions.
- 2 Once your account is open, you'll receive a Welcome Pack – this contains all the information you'll need to know to use your account.

¹Lines are open from 9am-7pm weekdays and 9am-1pm on Saturdays. Calls to 0800 numbers are normally free from UK landlines and mobile phones. Calls may be recorded, monitored and used for training and compliance purposes.

Other Information

Complaints

If you need to make a complaint, please contact us and we will do everything we can to resolve your complaint as quickly as possible, but please allow up to 5 working days for a reply.

When we first write to you, we will send you a summary of the procedures that we will follow when resolving your complaint. A copy of these procedures is also available on request.

You can find our contact details on the "Contact Us" page at the back of this document.

If you are not satisfied with the response to your complaint, you may be able to refer it to the Financial Ombudsman Service.

Making a complaint won't affect your legal rights.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.

0800 023 4 567

www.financial-ombudsman.org.uk
complaint.info@financial-ombudsman.org.uk

If we have not been able to resolve your complaint to your satisfaction AND you have bought our product or services online:

The European Commission has established an online dispute resolution platform (ODR platform) which is specifically designed to help customers resident in the European Union who have been unable to resolve a complaint with traders established in the European Union from which they purchased goods or services online. You can submit your complaint online through the ODR platform in any of the official languages of the European Union. The platform will then send your complaint to the Financial Ombudsman Service for an independent review within 90 days.

You can access the ODR platform at <http://ec.europa.eu/odr>

Deposit Information Sheet

Deposit Protection

Over the next few pages you will find a “Deposit Information Sheet”. This sets out details of how your money is protected with Bank of Ireland UK, the ‘deposit-taker’ for the Premier Cash ISA.

If you make deposits directly to us by cheque or by debit card, we will initially pay these into an account held with NatWest. We will then transfer this money to Bank of Ireland UK. This is also what happens if we receive a transfer cheque from another ISA provider.

Please note that any money you hold in other accounts with NatWest will count towards compensation limits. You can find out more about how your money is protected when it’s held in a bank or building society account by going to the “What we cover” section of the Financial Services Compensation Scheme (FSCS) website at www.fscs.org.uk

You should also be aware that deposits made at a Post Office branch (including by cheque) will not initially be protected by the FSCS in the event of the failure of Post Office Limited, until that deposit is transferred by Post Office Limited to Bank of Ireland UK.



For more information on how your money will be held, please see the “Holding your money” section of the Terms and Conditions.

Basic Information about the protection of your eligible deposits

Eligible deposits in Bank of Ireland (UK) plc are protected by:	the Financial Services Compensation Scheme (“FSCS”) ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ² The following trading names are part of your bank / building society / credit union: ‘Bank of Ireland UK’ and ‘Post Office Money’ and savings accounts under the ‘AA Savings’ brand deposited with Bank of Ireland UK.
If you have more deposits at the same bank, building society or credit union:	All your eligible deposits at the same bank / building society / credit union are “aggregated” and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank, building society or credit union failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £), or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Bank of Ireland (UK) plc for enquiries relating to your account:	Post Office Money Savings PO Box 87, Armagh, BT61 0BN Tel: 0345 602 3409 ¹
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

¹Call costs may vary depending on your service provider. Calls may be recorded, monitored and used for training and compliance purposes.

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

²General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Bank of Ireland (UK) plc also trades under Bank of Ireland UK, Post Office Money and AA Savings. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- a) Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- b) A death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- c) The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

³Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31st December 2018; within 15 working days from 1st January 2019 until 31st December 2020; within 10 working days from 1st January 2021 to 31st December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions List

A deposit is excluded from protection if:

- 1 The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- 2 The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- 3 It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

Terms and Conditions

This section sets out the Terms and Conditions of the Premier Cash ISA provided by OneFamily. The Terms and Conditions, together with the Key Features, explain how your Premier Cash ISA will be managed, and sets out both your, and our, rights. Please make sure you read the Terms and Conditions and Key Features carefully as they contain information you'll need to know.

Definitions

Account – The Premier Cash ISA provided by OneFamily.

Branch – A branch of Post Office.

Day – Calendar days (also see “Working Day” below).

FCA – Financial Conduct Authority. The FCA work with the Prudential Regulation Authority (PRA) as the two UK financial services regulators.

HMRC – HM Revenue & Customs. Responsible for setting the rules which relate to ISAs.

Internal Transfers – A transfer from one ISA to another ISA, where both ISAs are provided by OneFamily.

ISA – Individual Savings Account.

ISA Manager – A firm authorised by HMRC to provide and manage ISA investments.

Nominated Account – A specified bank or building society account into which interest and withdrawal payments can be made.

OneFamily – Family Equity Plan Limited and any nominee company within the OneFamily group.

PRA – Prudential Regulation Authority. The PRA work with the FCA as the two UK financial services regulators.

Received/Receipt – Unless otherwise stated, “Received” or “Receipt” means received by OneFamily.

Regulations – The Individual Savings Account Regulations 1998 (as replaced or amended from time to time).

Rules – The Financial Conduct Authority (FCA) or Prudential Regulation Authority (PRA) rules (as replaced or amended from time to time).

Tax Year – A year beginning on 6 April in any year and ending on 5 April in the following year.

Void – Where an ISA, or payments into an ISA, have been found to be invalid because of a failure to meet the ISA regulations.

We/us/our – Family Equity Plan Limited (trading as OneFamily).

Working Day – Any day of the week not including Saturdays, Sundays and English public (bank) holidays.

You/your – The ISA holder.

Details of the firms involved

ISA Manager: Family Equity Plan Limited (part of the OneFamily group of companies), 16-17 West Street, Brighton, BN1 2RL. The main business of Family Equity Plan Limited is arranging investment business.

Deposit-taker (the bank providing the deposit account): Money paid into the Premier Cash ISA is held by OneFamily and deposited with Bank of Ireland (UK) plc (Bank of Ireland UK). The interest rates described in this brochure (and other marketing communications), including any guarantees, are those provided by Bank of Ireland UK on these deposits. Their principal place of business is Bow Bells House, 1 Bread Street, London EC4M 9BE.

Distributor: Post Office Limited, is the promoter and distributor of the Premier Cash ISA. Their principal place of business is Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

Regulators: The Financial Conduct Authority (FCA), 25 The North Colonnade, Canary Wharf, London, E14 5HS (Tel: 0207 066 1000).

The Prudential Regulation Authority (PRA), 20 Moorgate, London, EC2R 6DA (Tel: 0207 601 4444).

Family Equity Plan Limited is authorised and regulated by the Financial Conduct Authority.

Family Equity Plan Limited is entered on the Financial Services Register under registration number 122351.

Bank of Ireland UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Bank of Ireland UK is entered on the Financial Services Register under registration number 512956.

The Financial Services Register can be viewed at www.fca.org.uk

Eligibility

To make deposits into the Premier Cash ISA, you must be resident in the UK for tax purposes or, if not so resident, be performing duties as a Crown employee serving overseas and paid out of the public revenue of the UK, or be married to, or in a registered civil partnership with, such a person. If you stop being eligible under the above criteria, you must let us know.

You must be aged 16 or over.

You can only make deposits into a single cash ISA with one ISA manager each tax year.

We will let you know as soon as possible if the account has, or will, become void because of any failure to meet the Regulations that we are aware of.

If you believe that you have broken the ISA Regulations (for example, by paying into two cash ISAs), you must phone the HMRC Savings helpline on 0300 200 3312 (call charges may apply – if you need further information you should contact your phone provider).

Proof of identity

Before you can open an account, so we can comply with anti-money laundering legislation, we will need to verify your identity.

Where you are 18 or over, this will normally involve an electronic check through a credit reference agency. The electronic check will not affect your credit history, but will leave a record of the search taking place. By signing the application form, you are agreeing for these checks to take place.

If we are unable to verify you by these means, or you are under 18 at the time of applying, we will require proof of your identity before opening your account. Additionally, if you are applying with a Power of Attorney, we will require that you send us proof of identity for both you and for the person you are applying for.

If we do not receive the proof that we've requested within 30 days of receiving your application, we will not proceed with opening the account. Any deposits already made will be returned without interest and sent to you within 4 working days of the end of the 30 day period.

For fraud prevention and so that we can comply with anti-money laundering legislation, we may also ask for identification to be provided at other times. If we do not receive adequate identification when we ask for it, we may not be able to accept deposits. We may also withhold the proceeds of any withdrawal, transfer or account closure until adequate identification is provided.

If you provide false or inaccurate information at any time and fraud is identified, details can be passed to fraud prevention agencies. We and other organisations may access and use this information to prevent fraud and money laundering.

Any cheques sent to you will always be made out in your name and sent to your verified address.

Opening your account

You can open an account with a deposit and/or by transferring another ISA you hold. You must specify the deposit and/or transfer you would like to use to open your account on your application form. Your deposit and/or transfer must be for at least £100.

Your initial deposit can be made by either:

- cash (max £1,000);
- cheque;
- debit card; or,
- payment from your Post Office Money Easy Access Savings account.

You can only make your deposit by cash or debit card if you apply in a Post Office branch.

Accepting your application

We will accept your application on the working day we receive it, unless:

- your application is incomplete, and/or it is necessary to clarify information on the application.
- we need to ask you for proof of identity or other documents.

Your account will be opened when your application has been accepted and the earlier of:

- the date we accept your deposit; or,
- the date we request the transfer value from your existing ISA manager.

If we need further information, identification or documentation from you and we do not receive this within 30 days of requesting it, we will not proceed with your application. Additionally, if you apply in a Post Office branch and we do not receive your application form within 30 days, we will be unable to open your account.

Any deposits you have already made will be sent to you without interest within 4 working days of the end of the 30 day period.

There may be other circumstances when we will be unable to accept your application. If this happens, we will let you know.

We only accept post (including applications) on working days.

Cancellation

If you would like to cancel, you can do so within 14 days from the date your Premier Cash ISA opened by writing to us. When we receive your instruction to cancel, we will close your account.

If you cancel, any returned deposit will not be regarded as having been paid into a cash ISA and will not count towards your ISA allowance for the tax year.

If you cancel, and any transfer you have requested has already taken place, you will have the following options:

- we can send you the proceeds; if this includes deposits you have made in the current tax year, this means you should not pay into another cash ISA in this tax year
- you can transfer it back to the original ISA manager, if they choose to accept it
- you can transfer the proceeds to another ISA in the normal way. You will be able to do this regardless of whether the proceeds include deposits you have made in the current tax year, providing you ask your new ISA manager to request the funds from us

If it is not clear in your cancellation request which option you would like to take, we will process your cancellation once we have obtained this additional information from you.

If you've made deposits into your Premier Cash ISA, or you ask to have transfer proceeds sent to you, we will return these to you in full, together with any gross interest earned. These will be sent to you within 4 working days of your cancellation request being processed, or of the date any deposits have cleared, whichever is later (see the "Withdrawals and closing your account" section for more information). Your money will not earn interest after your account has been closed.

If you close your Premier Cash ISA after the 14-day cancellation period, your money will no longer benefit from the tax advantages of ISAs.

Deposits

Once your ISA is open, deposits of £1 or more can be made (Direct Debit payments and debit card payments made over the phone must be for at least £10).

Any deposits you make into your Premier Cash ISA will count towards your annual ISA allowance, regardless of whether you've made a withdrawal from your account during the same tax year.

One-off deposits can be made by sending a cheque directly to us or over the telephone using a debit card payment. You can also transfer money directly from your Post Office Money Easy Access Savings account. We do not accept post-dated cheques.

You can make regular deposits of £10 or more by Direct Debit once your account is open. If your bank regularly declines Direct Debit payments, we may write to you to let you know that we will no longer accept this method of payment.

Deposits can also be made at a Post Office branch by debit card, cheque or cash. All deposits must be made with your own money. Direct Debits can only be set up using a UK personal bank or building society accounts on which you are solely or jointly named.

If you do not make a deposit into your account during a full tax year (or a transfer containing current year's deposits), you will not be able to make further deposits or transfers into your Premier Cash ISA in subsequent tax years. A full tax year does not include the tax year in which you opened your account.

Accepting deposits

The following tables show when your deposits will be accepted and applied to your account. Your deposit will only start earning interest once it has been accepted by us (although see the "Interest" section for an exception to debit card payments made by phone).

Deposits made at a Post Office branch	Day accepted
Cheque	On the 3rd working day* after you have made your deposit at a Post Office branch
Debit card	
Cash	

Deposits made by post or phone	Day accepted
Cheque	The working day we receive and date stamp your cheque
Payment from your Post Office Money Easy Access Savings account	On the 4th working day* after we accept your instruction
Direct Debit	The day the Direct Debit payment is received
Debit card payment	The day your payment is authorised

* These timescales include the day the deposit is made or the Post Office Money Easy Access Savings account payment instruction is accepted (e.g. if you make your deposit at a Post Office branch on a Monday then it will be accepted on the Wednesday).

We only accept deposits on working days. The only exception to this is debit card payments made over the phone, which are also accepted on a Saturday.

We can only accept deposits once your account is open. If your account opens later than the dates in the tables above, then the date your account opened will be the date we accept your deposit and apply it to your Premier Cash ISA.

If you're using a payment from your Post Office Money Easy Access Savings account to open your Premier Cash ISA, we will accept your instruction to make the payment on the date your application is accepted. If your account is already open, the instruction will be accepted on the working day we receive it, providing we do not need any further information from you.

We are only able to accept deposits if they contain enough information for us to identify your account.

If we receive a deposit from you that would take you over your ISA allowance, we will normally accept any amount up to your remaining allowance and return the amount that exceeds it. However, there may be circumstances where we are unable to accept any part of the deposit.

Returning deposits

Sometimes we have to return a deposit or part of a deposit. If we have already accepted a deposit and need to return it to you, the deposit will not be returned until it has cleared (see "Withdrawals and closing your account" for more details). When a deposit has cleared and is ready to be returned, it will be sent to you within 4 working days.

If we are returning your deposit for one of the following reasons, we will return it to you without interest. We will only do this if:

- we've asked you for further information before being able to accept your application and you send us a deposit before we've received the information we've requested;
- by accepting your deposit, you'd be exceeding your annual ISA allowance (we will usually accept any amount up to your ISA allowance and return the amount that exceeds it after it has cleared, although on some occasions we will need to return the entire deposit). Please remember that if you have invested in any other type of ISA in the same tax year, this will reduce the amount you can deposit into your Premier Cash ISA);
- we receive a deposit from you after a deadline we've set at the end of the tax year and we need to return it to you (see the "End of the tax year" section for further information on when we'll return your deposit);

- you send us a deposit which contains insufficient information for us to identify your account.

If you cancel your account, we will send your deposit back to you with any gross interest earned.

If a deposit or deposits are voided due to a failure in meeting the ISA regulations, and you are entitled to any interest earned on those deposits, any interest paid may be taxable. This will also apply if we close your account for any of the reasons given in a) to e) in the "Withdrawals and closing your account" section.

End of the tax year

If you apply for your Premier Cash ISA towards the end of the tax year, and it does not open within that tax year, your application will no longer be valid. In this circumstance, we will write to you.

At the end of the tax year, we may decide to accept post (including applications) and/or deposits on non-working days.

We may also decide to set one or more deadlines by which time all applications, information (including proof of identification) or deposits must be received by us (or handed in or paid at a Post Office branch). This is to make sure we have enough time to process them so that they can be accepted before the end of the tax year.

If we are unable to accept your application before the end of the tax year, you may not have enough time to apply and open another cash ISA during the same tax year. This could result in you losing any unused ISA allowance (e.g. if you've applied with a deposit and are unable to open another cash ISA before the end of the tax year, any subsequent application and deposit will count towards the next tax year's ISA allowance).

If we set a deadline for accepting deposits at the end of the tax year, and we receive a deposit from you before 6 April but after a deadline we've set, we'll contact you to ask you whether you'd like us to accept your deposit in the next tax year (if this is possible under the Regulations) or whether you'd like the deposit returned.

If we're able to accept your deposit in the following tax year, it will be accepted on the first working day of the new tax year. You will not receive any interest on your deposit until we accept the deposit and apply it to your account.

If you would like to make an application or deposit at the end of the tax year and would like information about the annual deadlines, please contact us.

If you send in an application for the next tax year towards the end of the previous tax year, we may keep your application and open your ISA in the new tax year. If we do this, your ISA will open on the first

working day in the new tax year (as long as we have everything we need to accept your application and open your account). Any deposit you've made to open the account will not earn interest until the account opens and your deposit is accepted and applied to your Premier Cash ISA.

Transfers in

An account can be opened by transferring all or part of another ISA you hold. Transfers can also be made once your account is already open, as long as you have made at least one deposit (or a transfer containing current year's deposits) in every full tax year that you have held your account. A full tax year does not include the tax year in which you opened your Premier Cash ISA.

Transfers can be made from one type of ISA to another, for example, between cash ISAs and stocks and shares ISAs, and between ISAs of the same type (e.g. cash to cash). We only accept transfers in from cash ISAs and stocks and shares ISAs.

If you are requesting to transfer deposits or investments made in the current tax year, these must be transferred in full (including any interest or growth on those deposits or investments).

If you transfer an ISA with flexible features to your Premier Cash ISA, the flexible features will no longer apply. If you've made a withdrawal from the ISA you're transferring, and want to replace the money within the same tax year you made the withdrawal without affecting your annual ISA allowance, you'll need to do this before you transfer.

To open an account with a transfer, you must complete an application form. To request a transfer after your account is open, you must complete a Transfer Instruction Form. Both forms are available by contacting us.

While your transfer is taking place, there could be a time where your funds do not earn interest or there is no potential for growth (e.g. if you are transferring a stocks and shares ISA and the value is sent between providers by cheque).

We do not accept 'in specie' transfers (i.e. transferring a stocks and shares ISA without converting the assets held within it to cash).

Transfers from other providers

If you are transferring an ISA held with another ISA provider, we will request the transfer value from your existing ISA manager within 3 working days of the day we accept your application or Transfer Instruction Form (e.g. if we accept your application on a Tuesday, we will request the transfer value by the Friday).

If you are transferring a cash ISA:

The transfer value will start to earn interest:

- from either the date on the transfer cheque, or the date the electronic transfer payment is sent to us by your old provider (depending on the method of transfer); or,
- on the 16th* working day after we receive your application, as long as your application was subsequently accepted;

whichever is earlier.

*If you have asked for your transfer to be delayed (for example, because you have a notice or fixed rate period on your existing ISA, and/or to avoid charges or loss of interest), the 16 working days will be extended to include the additional days needed for your instruction to be followed, and interest will be paid from this revised later date.

If you are transferring a stocks and shares ISA:

The transfer value will start to earn interest from the working day we receive the transfer cheque and valid Transfer History Form from your old provider.

Internal transfers

If you have an existing ISA provided by us (OneFamily), you can request to transfer it to your Premier Cash ISA. An internal transfer will close your existing ISA and any existing Direct Debits will be cancelled.

If you are transferring an existing cash ISA, we will start the process of transferring your ISA and withdraw the money from it on the first working day after we have accepted your application or Transfer Instruction Form, or all relevant deposits have cleared, whichever is later. On the second working day after accepting your instruction, the transfer value will start earning interest in your Premier Cash ISA. The existing cash ISA will be closed as soon as the money has been transferred.

If you are transferring an existing stocks and shares ISA, we will start the process of transferring your ISA on the first working day after we have accepted your application or Transfer Instruction Form. Your units or shares will be sold on the second working day after accepting your instruction, and on the third working day the transfer value will start earning interest in your Premier Cash ISA. The existing stocks and shares ISA will be closed as soon as all the units or shares have been sold and the money has been transferred.

You can ask us to close your existing ISA on a date later than that specified above. Any such date should be clearly stated in your application or Transfer Instruction Form.

Charges and taxes

We may charge a fee of £5 for cancelling and reissuing cheques or issuing duplicate or additional statements.

We may introduce new charges or change our charges to reflect the cost in providing services to you.

If we reduce a charge, we will let you know about the change either before we provide the service to you, or as soon as possible after the change takes place. This will usually be included with your annual statement.

If we introduce a new charge or increase a charge, we will provide you with at least 30 days' notice before the change takes place. You will then have 30 days from the date of the notice to close or transfer your Premier Cash ISA without charge or loss of interest.

For a list of current charges, please contact us.

Interest is free of UK Income Tax and Capital Gains Tax, except where an ISA or a deposit is voided due to a failure in meeting the ISA regulations, when the interest could be subject to Income Tax.

There may be other costs and taxes that are not paid through us or imposed by us.

Interest

Interest is calculated daily at 1/365 of the annual interest rate.

Deposits made with a debit card over the phone will start earning interest 2 working days after your deposit is accepted (e.g. if the deposit is authorised and accepted on a Saturday, it will start earning interest on the Tuesday). All other deposits will start to earn interest from the day they are accepted.

i For more information on when deposits will be accepted, please see the "Accepting deposits" section.

A variable interest rate will be paid. Bank of Ireland UK set the rate at which interest is paid. This variable interest rate will only be changed for one or more of the following reasons:

- to reflect changes to the Bank of England Base Rate;
- to reflect UK deposit market rates;
- to reflect any relevant changes in the law (including tax law), or the Rules and Regulations, or relevant industry guidance or codes of practice, or to respond to a decision or recommendation of any court, ombudsman or regulator where these changes, decisions or recommendations affect the interest rates that Bank of Ireland UK pay to depositors;
- to ensure that Bank of Ireland UK's business is sustainable in the long term;

- to reflect the rates being paid on other Bank of Ireland UK accounts to make sure that the variable interest rates paid reflect the features of those accounts (so that, for example, accounts with longer notice periods receive a higher rate of interest, other features being the same).

There may also be a bonus rate on offer when you apply. If a bonus rate is available, the rate applied to your account will be the advertised rate on the date your application is received or, if you apply at a Post Office branch, the date you hand your application in.

The bonus rate on offer may change, or be withdrawn, at any time and the rate you receive will be confirmed to you in your welcome letter.

If a bonus rate is applied to your account, it will be paid for 12 months from the earlier of:

- the date the first deposit is accepted; or,
- the date the first transfer value starts to earn interest.

i For more information on when transfers start to earn interest, please see the "Transfers in" section.

Details of current interest rates, including any available bonus rate, can be found in Post Office branches, online or you can contact us by phone.

Interest will be added to your account on 20th March each year.

You can ask to have your interest paid to you. To have interest payments paid to you, you must set up a Nominated Account.

Interest payments will normally appear in your Nominated Account within 4 working days of the day that interest is added to your ISA. Interest will only be sent to your Nominated Account when the interest payment is £10 or more.

If an interest payment sent to your Nominated Account is declined by your bank or building society, we will send that year's payment to you by cheque. In this event, any further interest payments will be added to your ISA until you provide us with details of a new Nominated Account.

If an interest payment is sent to you by cheque and the cheque remains uncashed after 6 years, we may decide to pay any such money to a charity of our choice. You will still be able to claim this money from us at a later date.

Changes to the interest rate

If we are changing the interest rate in a way that is to your disadvantage, we will notify you personally up to 14 days before the change takes place. This will only apply where your account has a balance of £100 or more.

When notifying you under the above conditions, we will also confirm the reason for the change, which will only be for one of the reasons listed in the "Interest" section.

If the variable interest rate rises, the changes will be published on the Post Office website at postofficemoney.co.uk or in at least two national newspapers. To help you compare rates more easily, both the old and the new rates will be provided. Information about rate changes, including details of current rates, is also available by contacting us.

We will also personally notify you up to 14 days before any bonus rate on your account is due to end, where your account has a balance of £100 or more.

Communication

Every year, we will send you a statement detailing the year's transactions and the balance as of 31 December, including interest accrued but not yet added to the account.

You can obtain an up-to-date value and details of any recent transactions by telephone or post.

If you make a debit card payment by telephone, you will receive confirmation of the payment by email if we hold a valid email address for you. Deposits made by any other payment method will not be confirmed by email or any other contact method.

Transfers out

Your Premier Cash ISA can be transferred to another ISA at any time. If you are transferring to another ISA provider, you will need to contact them to arrange the transfer. If you are internally transferring your Premier Cash ISA to a new or existing ISA provided by us (OneFamily), you will need to complete the relevant application or Transfer Instruction Form.

Transfers to another ISA must be made in full, and on transferring, your Premier Cash ISA will close. Partial transfers are not permitted.

If you decide to transfer the current year's deposits you have paid into your Premier Cash ISA to another type of ISA, you will be regarded as not having made deposits into a cash ISA during the current tax year.

We will begin the transfer process when we receive a valid instruction from the new ISA manager, or a completed application or Transfer Instruction Form, if you are internally transferring to a new or existing ISA provided by us (OneFamily).

The money in your Premier Cash ISA will be withdrawn and your account closed by the working day after we receive the instruction. Any deposits received from this date will not be accepted, instead they will be refunded to you once they have cleared.

If you have a Direct Debit set up, it will be cancelled.

You can ask us to withdraw the cash held within your Premier Cash ISA on a date later than that specified. Any such date should be clearly stated in the instruction from your new ISA manager, or in your application or Transfer Instruction Form if you are requesting an internal transfer.

We will send you a final statement as of the date of transfer.

Transfers to other providers

The transfer amount will be sent to the new provider within 3 working days of:

- the day the account is closed; or,
- the day all relevant deposits have cleared;

whichever is later.

Internal transfers

If you are internally transferring your Premier Cash ISA to a new or existing ISA provided by us (OneFamily), your transfer value will be applied as outlined in the Terms and Conditions of the account you're transferring your Premier Cash ISA to.

Withdrawals and closing your account

You can make a withdrawal or close your account by calling us or writing to us. Making a withdrawal or closing your Premier Cash ISA will not affect any applicable bonus rate of interest being applied to your account.

The Premier Cash ISA does not have flexible features. This means that once withdrawn, your money will lose the tax advantages of ISAs and cannot be replaced within your Premier Cash ISA without affecting your annual ISA allowance. If you have already used your full allowance in a tax year, you will not be able to make further deposits into your Premier Cash ISA in that tax year, even if you've made a withdrawal from your account.

You can make a maximum of two withdrawals each tax year. If, having made two withdrawals in the current tax year, you need further access to your money, you will have to close your account or transfer it to another ISA provider.

The minimum withdrawal amount is £10, or the value of the ISA if it is lower. A regular withdrawal facility is not available and you cannot make withdrawals at a Post Office branch.

For fraud prevention and so that we can comply with anti-money laundering legislation, we may decide that we cannot process a withdrawal or account closure

over the telephone and limits may apply. For the same reasons, identification may be required before we can process withdrawals or account closures in writing. In these circumstances, you will need to provide us with identification before we are able to process your request.

Debit card deposits made by phone will have cleared and be available for withdrawal (or transfer, account closure or on death) 8 working days after they have been accepted by us (e.g. if your deposit is accepted on a Monday, the proceeds will be available to you on the Thursday after next).

Deposits made by any other payment method will have cleared and be available for withdrawal (or transfer, account closure or on death) 6 working days after they have been accepted (e.g. if your payment is accepted on a Monday, the proceeds will be available to you on the Tuesday after next).

If you make a withdrawal or close your account, your money will be withdrawn from your ISA as soon as:

- a valid verbal or written instruction is received; and,
- all relevant deposits have cleared.

Interest will be paid up to and including the date of withdrawal or closure.

Once we have received your instruction to withdraw money or close your account it cannot be cancelled or amended.

Any payments we send to you when you make a withdrawal or close your account will be sent within 4 working days of the day:

- your cash is withdrawn or your account is closed; or,
- we have received the necessary authorisation and/or any requested identification;

whichever is later.

If you do not have a Nominated Account, all payments sent to you when you make a withdrawal or close your account will be sent by cheque.

If you have a Nominated Account, payments sent to you when you make a withdrawal or close your account will be sent to your Nominated Account, unless you tell us to send you a cheque in your instruction.

Any payments to your Nominated Account will be sent by "direct credit" and should normally appear within 3 working days of the day we send it.

If a withdrawal payment sent to your Nominated Account is declined by your bank or building society, we will send all future withdrawal payments to you by cheque until you provide us with the details of a new Nominated Account.

We will close your ISA:

- if you ask us to;
- on death;
- on a transfer to another ISA; or,
- if HMRC tell us to void your account.

We may close your ISA if:

- a) we reasonably suspect that you have given us false or incorrect information, which is material to our decision to accept your application for your account
- b) we reasonably suspect that your account is being used for illegal purposes
- c) you behave in an abusive, threatening or violent manner towards our staff
- d) you were not entitled to open your account
- e) we are required to do so by law or under the Rules or Regulations
- f) no deposits have been made for a full tax year and your account has a value of less than £1

If we close your ISA for the reason detailed in f) above, we will give you at least 30 days' notice.

Nominated Accounts

You can choose to set up a Nominated Account into which payments are made when you make a withdrawal or close your account.

If you have opted to have your interest payments sent to you each year, you must set up a Nominated Account in order for us to pay these to you.

You can set up a Nominated Account when you apply for your ISA or by writing to us with your bank or building society account details at a later date. We do not accept Nominated Account details by telephone.

If you set up a Nominated Account we will send any payment that you request by "direct credit". If you are unsure whether the account you want to nominate will accept this type of payment, please check with your bank or building society before nominating the account.

If you set up a Direct Debit to make deposits into your ISA, those bank or building society account details will become your Nominated Account details. If you change the account from which we collect Direct Debits, your Nominated Account will change accordingly.

If you make a deposit by debit card over the phone, this will not affect your Nominated Account details. You can make a deposit by debit card from an account which is not your Nominated Account as long as the account is in your name.

The account you nominate will need to be a UK

personal bank or building society account in your name (sole or joint). For fraud prevention and so that we can comply with anti-money laundering legislation, we may check your Nominated Account to confirm that it is genuine and that it belongs to you. Until we obtain this confirmation, we may withhold any payment you have asked us to make to that account.

Death

On your death your account's tax benefits will stop and the value of your ISA will form part of your estate.

We will close the account on the working day we receive all the documents we have requested from your personal representative, including proof of the death.

Any interest accrued after the date of death will be paid gross and it will be the responsibility of your personal representative to report any tax liability to HMRC.

Payment will be sent within 4 working days of the day:

- the account is closed;
 - any relevant deposit has cleared;
- whichever is later.

If on death you were married or in a registered civil partnership, your spouse or registered civil partner can benefit from an "additional permitted subscription" allowance. This allowance will entitle your spouse or registered civil partner to an additional amount that can be paid into ISAs, without affecting their own ISA allowance for the tax year.

Although we do not currently accept additional permitted subscriptions, the allowance can be transferred to another ISA provider. Normally this needs to be done within three years from the date of death. Further information is available on request.

Data Protection

The personal information you provide will be held and processed by us, Post Office Limited (Post Office) and Bank of Ireland UK at all times in accordance with the Data Protection Act 1998 (the Act) and as detailed below. We and Post Office are both "data controllers" for the purposes of the Act. Your personal information includes your personal details (such as your name and contact details) and details of your transactions (such as account balances, withdrawals and deposits).

How your information is obtained

We are the ISA Manager of the Premier Cash ISA and Post Office acts as the distributor for the Premier Cash ISA. We'll both receive information about you from a number of sources. The main sources are from your application or correspondence you send us. It may also come from third parties.

How your information is used

To provide you with a high quality service, we will use your information to:

- identify you;
- administer and maintain records of your account and membership;
- answer your queries;
- analyse data; and,
- update our systems to make sure you get the best possible service.

We may also:

- record or monitor telephone conversations for your, or our, protection and training purposes; and,
- monitor our customer service and provide staff training (we may also disclose information to third party agencies who may carry out this monitoring and training on our behalf).

How Post Office will use your information is described fully within their Privacy Policy, which can be accessed at postoffice.co.uk. In summary, they will use it for:

- general business purposes and statistical research and analysis; and,
- providing you with information about other products and services that may be of interest to you.

Post Office may also:

- monitor telephone conversations for your, or their, protection and training purposes.

Security of your information

To help keep your information secure, both ourselves and Post Office:

- will endeavour to keep any information about you secure, up-to-date and accurate. To help with this you must inform us if you change your personal details.
- will keep records about you and your account securely after our business relationship with you has ended. This is so that any queries from you or third parties can be dealt with.
- will not ask you for, nor keep, unnecessary information about you.

Who your information will be shared with

- We will share your information with Post Office and Bank of Ireland UK.
- We may share information about you or your account with third parties if you have made a reasonable request or authorised us to pass them information.
- We may also share information about you or your account with any third party if we reasonably believe that they are acting with your consent. If you have specific concerns about this, you should tell us.
- We may share information about you with third party credit reference agencies to help us complete anti-money laundering checks.
- We may share information about you with reputable third party organisations who will process your data on our behalf.
- We may share information about you with legal, tax or regulatory authorities who ask us to provide it.

We will only share your information with companies who adhere to the data protection regulations.

Post Office may, from time to time, share your information with selected companies within the Bank of Ireland Group, subject to obligations of secrecy and security.

Post Office may also use selected third parties to process your information and provide services on their behalf. In some cases, these third parties are based in countries outside the European Economic Area. Where they do this, they will make sure that adequate procedures and safeguards are put in place to protect your data at all times in accordance with the Act.

Who will send you marketing information?

We will not use your information for the purposes of marketing our products or services.

Unless you have indicated otherwise, Post Office may use your information to inform you about products and services that may be of interest to you. At any time, you may request that they stop sending you such marketing material or change the contact methods you have chosen, by writing to Post Office Customer Care, FREEPOST, PO Box 740, Barnsley, S73 0ZJ.

You will only have one set of customer contact methods with the Post Office. If you hold more than one product distributed by the Post Office, any changes you make to your preferred customer contact methods on one product will be applied to any other products that you may hold. These changes may also affect any other accounts that you hold with us (OneFamily).

Please note that restricting the ways in which you can be contacted will limit the information that can be sent to you and the services that can be offered.

Your Rights

You have certain rights in relation to the information that we and Post Office hold about you. The most important of these rights are set out as follows:

- You have the right to request (in writing) a copy of the personal information that is held on you and the reason for which it is held. You will be provided with this information within 40 days. This is normally provided as a photocopy or computer print out. We, or Post Office, may charge you for this information. This charge can be no more than £10.
- Contact us (in writing) if you believe that the way we use your information might cause you damage or distress. If so, we will stop using the information for this particular purpose.
- Sometimes we use automated software to process information about you or to make decisions which affect our relationship with you. If you are not happy with this please contact us in writing. You have the right to be informed when this kind of automated decision takes place.

i For more information regarding data protection and your rights, you should refer to the Information Commissioner's website www.ico.org.uk or call their helpline on 0303 123 1113 (call charges may apply – if you need further information you should contact your phone provider).

General Terms

Security

You must make sure that the personal details we hold about you are kept up-to-date, and that arrangements for receiving mail at your verified address are secure.

You must check any statement carefully and tell us promptly if you think it contains any errors. You must tell us promptly if you think we have made any other mistake in operating your account.

To help prevent fraud, you should take steps to keep your account information safe and secure. This should include:

- committing your account information to memory.
- if you set up security details on your account, choosing details that only you would know and that are different to other accounts or products that you hold.

- avoiding writing down or recording your account information or security details; if you do need to write this down you should do so in a way that will not be recognised by others.
- never allowing anyone else to use your account information or security details.
- never responding to an email asking for your account information or security details. We will never email you asking for this information, so if you do receive an email like this, it could be someone trying to steal your account information or security details by pretending to be us. This is known as 'phishing'.

You must tell us immediately if you know, believe or suspect that your account information or the security details we have recorded for you have been compromised, or if you believe that a withdrawal has been made from your account that you did not authorise.

If you act fraudulently or without reasonable care, you may be liable for any losses caused. This includes allowing others to use your security details or account information. We may decide that you have acted without reasonable care if you do not take steps to keep your account information or security details safe, as set out above.

Instructions about your account

All instructions you send us in writing must be signed.

We reserve the right to refuse any request or instruction about your account if we have reason to believe that:

- it was not made by you
- it might cause us to break the law
- your account is being used for illegal purposes

If you send us an instruction which contains unclear or insufficient information, we will contact you for clarification. We will not act on any instruction until we receive any additional information that we feel is necessary to make sure your instruction is processed correctly and in accordance with the Terms and Conditions of your account.

Ownership

The account will be in your name only and this beneficial ownership cannot be changed. This means that only you can own the funds held within your

account. You cannot assign the account to a third party and you cannot use the account as security for a loan.

Compensation

Compensation may be paid to the ISA or to individual ISA holders in response to an error we have made that has resulted in a financial loss whether or not the affected ISA holder has complained.

We will only pay, compensation where the financial loss incurred is calculated to be £0.01 or more at the time of the error.

On open accounts compensation will be paid to you by a direct refund into your account. On closed accounts, compensation will only be paid if the amount is £5 or more; this will be paid either by cheque or a refund paid into your nominated account.

Wherever possible we attempt to calculate any compensation payments consistently in line with guidance provided by the Financial Ombudsman Service.

Conflicts of Interest

We aim to run our business so that conflicts of interest do not arise. However, we have in place a Conflicts of Interest policy to help us identify and record any actual or potential conflicts that may arise between our customers, us, our employees, our funds, our associated companies and/or any companies to whom we delegate any of our functions.

A summary of this policy is detailed below:

- We will consider the interests of all our customers and treat them fairly.
- We have in place procedures to make sure that employees identify and report any new conflicts.
- We will keep a written record of any conflicts or potential conflicts.
- If appropriate, we will disclose any relevant conflict to a customer before undertaking business with that customer.
- We will carry out regular reviews to identify any new conflicts.

In the unlikely event that a conflict of interest occurs, we will manage it to make sure that all customers are treated consistently and fairly and to minimise any possible negative effect this could have on our customers.

Our full Conflicts of Interest policy is available on request.

The ISA Manager

We, as the ISA Manager, reserve the right to appoint any person to advise on, or perform, any of the functions or responsibilities under these Terms and Conditions. We may provide details of your account to any such person when necessary so that they can carry out the delegated function or responsibility.

We will remain responsible for the operation of the ISA at all times and will make sure that any person to whom we delegate any of our functions or responsibilities is competent to carry them out.

We may resign or retire as ISA Manager. If we do this, we will transfer our functions and responsibilities as ISA Manager to another ISA manager who has been approved under the relevant Rules and Regulations. If this happens, we will provide you with at least 30 days' notice. Any new ISA manager replacing us will be responsible to you for carrying out all of our duties and obligations and we will be released from all of those duties and obligations.

Your FCA categorisation and what this means

The Financial Conduct Authority (FCA), one of our regulators, requires us to categorise all our customers. We have categorised you as a "retail client". This means you will get the highest level of protection available within the Rules and guidance set out by the FCA.

Your right to refer complaints to the Financial Ombudsman Service or to claim compensation from the Financial Services Compensation Scheme (FSCS) is not determined by our categorisation.

Corporate Governance

OneFamily is the trading name for a group of companies which includes Family Equity Plan Limited, your ISA Manager, and the friendly society (a type of mutual insurer), Family Assurance Friendly Society Limited (Family Assurance). On opening a Post Office Money ISA you will become a member of Family Assurance.

Family Assurance is committed to complying with the UK Corporate Governance Code as relevant to mutual insurers. The Code sets out good practice standards in terms of how a company is managed as well as the rights of its customers.

Family Assurance's directors believe that it is important to listen to your views, and to consider them when making decisions about the business. We encourage you to talk to us and take an active interest in the governance of Family Assurance.

For more information, please go to the 'Member Relations' section of onefamily.com. You can also email feedback to members@onefamily.com, or write to

Member Relations Team, OneFamily, 16-17 West Street, Brighton, East Sussex, BN1 2RL.

These contact details should not be used for enquiries about your ISA.

Holding your money

We will hold your money as the nominee under a bare trust. This keeps your money segregated from our funds to protect your money should OneFamily fail. This also provides protection for your money when it's held with Bank of Ireland UK and when, in some cases, it's briefly held with NatWest.

For further details about where your deposits will be held, please see the "Deposit Protection" section. This section also contains important information about making deposits in a Post Office branch.

Please note that you will only receive interest while money is within your ISA (e.g. you will not receive interest while you are waiting for your ISA to open).

Please see the "Interest" section for details of when your money will start to earn interest.

Liability

If, having made reasonable attempts to do so, we cannot provide services because of something beyond our control (including strikes, industrial action, or the failure of equipment or power supplies), we will not be liable to you for any loss that you may suffer as a direct result.

We have no liability for any action we have taken, or not taken, in good faith unless there has been negligence by us. This does not restrict or exclude any liability that we may have by law or under the Rules or Regulations.

Important Information

These Terms and Conditions, together with the terms outlined in the Key Features, and the application, form the Agreement between you and us.

We will operate your account in accordance with the Agreement, the Rules and Regulations, PRA, FCA and HMRC guidance as applicable to ISAs. In the event that any of the terms or conditions outlined in the Agreement conflict with the Rules and/or Regulations, the Rules and/or Regulations will prevail.

The information in the Key Features and Terms and Conditions is based on our understanding of current law (including tax law), the Rules, the Regulations, PRA, FCA and HMRC guidance. These could change in the future and could affect the benefits enjoyed by this account.

The law of England and Wales will apply to your account and this Agreement, which is written in English. All communications with you will be in English

except for certain marketing communications available in Post Office branches based in Wales, which will also be available in Welsh. All financial transactions will be in pounds sterling.

Changes to the Agreement

We can make a change to the Agreement but only for one or more of the following reasons:

- a) to make it easier to understand, fairer or to correct mistakes;
- b) to improve the service to you or make it more efficient or cost-effective;
- c) to enable us to comply with the law (including tax law), or the Rules and Regulations, or to relevant industry guidance or codes of practice, or to respond to a decision or recommendation of any court, ombudsman or regulator; or,
- d) to enable us to make reasonable changes to the way we manage your account as a result of changes in technology or in the systems we use.

If we make a change to the Agreement that is to your disadvantage, we will notify you personally at least 30 days before we make the change. You will then be able to transfer or close your account without charge or loss of interest for up to 60 days from the date of the notice.

If we make a change for the reason detailed in c) above, or if we make a change that is not to your disadvantage, we may make the change without giving you any prior notice. We will let you know about these changes as soon as possible.

If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new Terms and Conditions, or a summary of the changes.

We will not make any changes which might break the Rules and/or Regulations for ISAs.



Please note that this “Changes to the Agreement” section does not apply to changes to variable rates of interest or to charges. Please see the “Interest” and “Charges and taxes” sections for details of how variable interest rates and charges can be changed.

Contact us

Get in touch

Call us

0800 169 7500

Write to us

**Post Office Money Savings,
PO Box 5179, Brighton, BN50 9UY**

This document is available in large print, Braille or on audio by calling **0800 169 7500**.

Our Customer Call Centre is UK based and open from 9am-7pm weekdays and 9am-1pm on Saturdays. Calls to 0800 numbers are normally free from UK landlines and mobile phones. Calls may be recorded, monitored and used for training and compliance purposes.

Post Office Money Premier Cash ISA is provided by OneFamily. Savings in Post Office Money cash ISAs are deposited with Bank of Ireland UK.

OneFamily is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992, Reg. No. 939F), of which Family Equity Plan Limited (Co. No. 2208249) is a subsidiary. Registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Family Equity Plan Limited are authorised and regulated by the Financial Conduct Authority.

Bank of Ireland (UK) plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is registered in England & Wales (No. 07022885), Bow Bells House, 1 Bread Street, London, EC4M 9BE.

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All information contained within this brochure is correct as of April 2017.

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