Welcome to
Post Office Money
Junior ISA

Carefully read all the sections of this document. Then keep it safe so you can refer to it in the future.

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Definitions

**Account** –
The Post Office Money Junior ISA

**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

**Fund** –
The sub-fund (Family Balanced International Fund) of the ICVC in which this Junior ISA is invested

**Fund Manager** –
Family Investment Management Limited (trading as OneFamily)

**HMRC** –
- HM Revenue & Customs
- Responsible for setting the rules which relate to ISAs (including Junior ISAs)

**ICVC** –
The Family Investments Global ICVC (Investment Company with Variable Capital)

**ISA manager**
- A firm authorised by HMRC to provide and manage ISA investments
  > The ISA Manager of the Post Office Money Junior ISA is Family Equity Plan Limited

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

**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 6th April each year and ending on 5th April in the following year

**Void** –
Where a Junior ISA, or payments into a Junior 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 person applying for the Junior ISA who will become the Registered Contact

Other technical terms are explained in their relevant sections.
Key Features for the Post Office Money Junior ISA

Its aims

- To provide a child with a tax-free lump sum at the start of their adult life which they can use to invest in their future
- To achieve growth by investing mainly in UK and overseas stocks and shares along with fixed interest investments

Your commitment

- You can open the Post Office Money Junior ISA by committing to pay in at least £10 a month by Direct Debit or with a lump sum of at least £500. You don't have to maintain monthly payments
- You can also open a Post Office Money Junior ISA by transferring at least £500 from an existing Junior ISA or Child Trust Fund (CTF) account held by your child
- As the money in the account is invested in stocks and shares, it is recommended that the money remains invested for at least ten years
- All payments into the Junior ISA are considered a gift to the child and cannot be returned to you or any other payer
- The money in the account can only be taken out by the child and only once they reach 18.

Risks

- Because the money in the account is invested in stocks and shares, its value can go down as well as up, which means the child could get back less than invested
- Over time, the cost of living will generally rise, reducing the real value of any investment growth. This means that the child may not be able to buy as much in the future with the proceeds of the investment as they could do today
- If you decide to cancel and the value of the investment has fallen, the amount returned may be less than the amount paid in
- If the value of the account falls shortly before the child wants or needs to withdraw the money, it could mean that they do not have enough money to meet their needs
- The tax advantages of Junior ISAs depend on your and the child's individual circumstances. The tax treatment of Junior ISAs may change in future, if this happens, the potential growth on the account may be reduced
The fund that the Post Office Money Junior ISA is invested in may use derivatives when managing the risk or cost of the fund or to try to generate additional income. This could mean the fund carries greater risk than a fund which does not use derivatives for this purpose.

For more detailed information about how the money in the account will be invested, please see the Key Information Document.

Questions and answers

Who is eligible for a Post Office Money Junior ISA?

- A Post Office Money Junior ISA can be opened for any eligible child aged 15 or under
- Other Junior ISAs may be available from other providers for older children
- A child cannot hold both a CTF account and a Junior ISA. If your child holds a CTF account, you will need to transfer it in full to the Post Office Money Junior ISA when you open it
- The Post Office Money Junior ISA is not available to US persons (this includes US citizens or those resident in the US for tax purposes)

Who can open a Post Office Money Junior ISA?

- Only someone aged 16 years or over and who has parental responsibility for the child can open an account. This person will become the 'Registered Contact'
- We can only accept instructions about the account from the Registered Contact.

For more information about eligibility and the Registered Contact, please see the 'Eligibility' section in the Terms and Conditions.

What type of Junior ISA is this?

The Post Office Money Junior ISA is a stocks and shares Junior ISA.

There are two types of Junior ISA: cash Junior ISAs and stocks and shares Junior ISAs.

An eligible child can hold:

- just a cash Junior ISA;
- just a stocks and shares Junior ISA; or,
- both a cash and a stocks and shares Junior ISA.

A child can hold no more than one cash Junior ISA and one stocks and shares Junior ISA at any one time.

Who is the Post Office Money Junior ISA designed for?

- Parents looking for a Junior ISA which will provide good potential for growth by investing mainly in stocks and shares, along with fixed interest investments
- As with all stock market based investments, it is possible to get back less than has been paid in
- You should only consider this account if you are happy to take some risk in order to increase the potential return, and you expect the money in the account to remain invested for at least ten years.

Please note, we don't advise on or assess the appropriateness of this product for your child. If you feel you require further information about the account before applying please contact us. If you're not sure if this account is right for the child, you should seek independent financial advice.
Where is the account invested?

- The Post Office Money Junior ISA is invested in the Family Balanced International Fund, which is a sub-fund of an ICVC.
- The fund aims to achieve long-term growth. It does this by investing mainly in both UK and overseas shares and fixed interest investments that make up a number of stock market indices in order to closely follow their performance.

For more information about where the fund is invested, please see the Investment Information section on page 9. You can also refer to the Fund Factsheet, the Key Information Document and the fund Prospectus that are available on our website or on request.

What is an ICVC?

ICVC stands for Investment Company with Variable Capital. An ICVC is a type of company or fund created to invest in other companies and other investments.

ICVCs usually have one or more sub-funds in which investors can buy shares to create a pool of money, which is then managed by an experienced Investment Adviser on their behalf. These experts use this money to buy investments such as stocks and shares.

By doing this, an individual’s money can be invested across a wide range of assets, helping to spread the risks associated with investing in stock market linked investments.

How much can be paid in?

- You can also open a Post Office Money Junior ISA by transferring at least £500 from an existing Junior ISA or CTF account held by your child.
- Once the account is open, anyone can make payments into the account of £10 or more.
- There is a maximum amount that can be paid into the account each tax year. If your child holds both a stocks and shares Junior ISA and a cash Junior ISA, this limit is shared across both accounts.
- The amount that can be paid into the account will normally increase on 6th April each year. Current limits are available by contacting us.
- A tax year runs from 6th April to 5th April each year.
- Payments can be made by Direct Debit, online using a debit card, direct credit (bank transfer) and cheque.

For more information on paying into the account and transfers, including further information on the payment limit, please see the ‘Paying in to the account’ and ‘Transfers’ sections in the Terms and Conditions.

How can I track how the account is performing?

- Register with our online account management service to view the account’s current value and your regular statements online.
- We’ll provide you with a statement quarterly.
- You can also obtain a current valuation, or other information about the Junior ISA, by phoning us or writing to us.

For more information on keeping track of the account, please see the ‘Keeping track of your account’ section in the Terms and Conditions.
What are the charges?

We deduct an Annual Management Charge of 1.5% of the fund value.

Other costs may also be paid by the fund.

For more information about charges and expenses, please see the charges and expenses section and the Key Information Document.

What tax is payable?

- The proceeds from the account are free of Income Tax and Capital Gains Tax
- The income of the fund is subject to Corporation Tax.

For more information about tax, please see the ‘Investment Information’ section.

Can the child’s Post Office Money Junior ISA be transferred?

Yes, the child’s Post Office Money Junior ISA can be transferred in full to another provider at any time.

When and how can the money be withdrawn?

Only the child can access the money in the account and only once they reach the age of 18.

The money can only be accessed before the child’s 18th birthday in certain exceptional circumstances.

Withdrawal requests must be sent in writing.

For more information on transfers and withdrawals, please see the ‘Withdrawals and closing the account’ section in the Terms and Conditions.
Can I change my mind?

- Yes, you have 14 days to cancel the account if you change your mind.
- This 14-day cancellation period begins from the date you receive your Welcome Pack.
- You can cancel the account by phone or in writing.
- If the value of the account has fallen, the amount you get back will be less than the amount that has been invested.
- If you do not cancel within the cancellation period and you change your mind, you will only be able to open another stocks and shares Junior ISA with another provider by transferring this Junior ISA to them. This will only be possible if they accept transfers.

Making a complaint won’t affect your legal rights.

Compensation

You may, on behalf of your child, qualify for compensation from the Financial Services Compensation Scheme (FSCS) if we fail or go bankrupt.

Circumstances vary, but most types of investment business are covered up to £85,000.

Further information about compensation arrangements is available from the FSCS.

Contact details for the FSCS and the Financial Ombudsman Service are at the back page of this document.

Other information

Complaints

If you need to make a complaint, please contact us and we will do what we can to resolve your complaint as quickly as possible.

When we first write to you, we will send you a summary of the procedures that we will follow when resolving your complaint. You can also find these procedures on our website, or you can contact us to request a copy at any time.

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

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

This section provides detailed information about the fund in which the Post Office Money Junior ISA invests.

The investment

The Family Balanced International Fund aims to achieve long-term growth (10+ years) by investing in a balanced portfolio of global shares and fixed interest securities. The fund aims to spread investment risk across a range of different assets and markets and therefore achieve a more balanced investment return compared to a fund that invests in a single asset type or just one market. Growth may be achieved by a combination of both capital appreciation of the assets held and any income generated from them, depending on the nature of each asset. To achieve its objective the fund manager will invest in assets in a number of indices in order to closely follow their performance. By following the selected indices (as detailed in the table below), the holdings within the fund will be similar to the assets that make up each index. The amount the manager can currently invest in each index as a percentage of the overall fund value is also shown in the table below, which shows these as the minimum and maximum ranges, thereby limiting the amount held in the fund across each index. The “strategic weighting” represents the mid-point between these minimum and maximum ranges. The manager may amend these allocations and the indices in the future, if it deems it necessary to meet the objective of the fund.

The fund may also use derivatives to help replicate the performance of each index and to manage the risk or cost of the fund or to try to generate additional income. You can find out more about derivatives on our website at onefamily.com/derivatives

<table>
<thead>
<tr>
<th>ASSET CLASS/INDEX</th>
<th>Strategic Weighting (% of the Fund)</th>
<th>Weight Range (% of the Fund)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EQUITIES</td>
<td>72%</td>
<td>57% - 85%</td>
</tr>
<tr>
<td>FTSE 350 excluding Investment Trusts Total Return Index</td>
<td>33%</td>
<td>25% - 41%</td>
</tr>
<tr>
<td>FTSE All World Asia-Pacific Ex Japan Total Return Index</td>
<td>5%</td>
<td>0% - 10%</td>
</tr>
<tr>
<td>FTSE All World Developed Europe Ex UK Total Return Index</td>
<td>11%</td>
<td>0% - 19%</td>
</tr>
<tr>
<td>FTSE All World Developed Japan Total Return Index</td>
<td>6%</td>
<td>0% - 11%</td>
</tr>
<tr>
<td>FTSE All World Developed North America Total Return Index</td>
<td>11%</td>
<td>0% - 19%</td>
</tr>
<tr>
<td>MSCI EM Emerging Markets</td>
<td>6%</td>
<td>0% - 11%</td>
</tr>
<tr>
<td>BONDS</td>
<td>22%</td>
<td>7% - 37%</td>
</tr>
<tr>
<td>Bloomberg Barclays Global Treasury Bond Index</td>
<td>0%</td>
<td>0 - 10%</td>
</tr>
<tr>
<td>Bloomberg Barclays Sterling Corporate Bond Index</td>
<td>6%</td>
<td>0 - 15%</td>
</tr>
<tr>
<td>Bloomberg Barclays 1 - 5 Year Gilt</td>
<td>11%</td>
<td>0% - 16%</td>
</tr>
<tr>
<td>Bloomberg Barclays &gt; 5 Year Gilt</td>
<td>5%</td>
<td>0% - 8%</td>
</tr>
<tr>
<td>UK Index Linked Gilts</td>
<td>0%</td>
<td>0% - 10%</td>
</tr>
<tr>
<td>PROPERTY</td>
<td>6%</td>
<td>2.5% - 11%</td>
</tr>
<tr>
<td>iShares FTSE EPRA/NAREIT UK Property Fund</td>
<td>6%</td>
<td>2.5% - 11%</td>
</tr>
</tbody>
</table>
You can find out more about the fund in the Key Information Document. For more information about the fund’s past performance and details about where the fund is currently invested, please refer to the fund’s factsheet which is available on our website or by contacting us. For more detailed information about the fund (including more about the risks), please see the prospectus of the Family Investments Global ICVC.

This is available on our website or by contacting us. You should be aware that the prospectus contains more technical information about the fund than the information contained in this document.

**What type of shares will be bought with payments to my child’s account?**

Payments will buy accumulation shares in share class A of the Family Balanced International Fund.

There is a single (mid) price for buying and selling shares and this price is calculated at 10am on each working day.

**What are accumulation shares and what is a share class?**

There are two types of shares you can hold in an ICVC: income shares and accumulation shares. If you hold income shares, the income received by the fund is paid out to you every time the fund ‘distributes’. If you hold accumulation shares, the income remains invested in the fund. The Family Balanced International Fund only sells accumulation shares.

A fund will often split its shares into more than one share class, each of which can have different features. Different types of investors will usually hold different types of share classes. For example, private investors may buy one type, and companies another. What you pay and how much you need to invest will depend on the share class you are buying.

**When does the fund distribute its income?**

Distributions are made on 30th April and 31st October. This income remains invested in the fund and is not paid out to you or the child.

**Tax**

Taxation can have an impact in two different ways; on the fund and on an individual taxpayer.

The information in this section is based on our current understanding of UK tax law. If the law changes, resulting in the fund being taxed more, the potential growth on the child’s investment will be reduced. The tax advantages of Junior ISAs depend on your and the child’s individual circumstances.

There may be other taxes that are not paid through us or imposed by us. If you are not sure about your or the child’s tax position, you should talk to HMRC or seek professional advice.

**What tax is payable by the fund?**

The income of the fund is subject to Corporation Tax. Capital gains in the fund are not taxable.

**What tax will the child have to pay?**

The proceeds of the account are free from Income Tax and Capital Gains Tax.

Please see the ‘Death’ and ‘Returning payments’ sections for some exceptions to this.
Charges and expenses

There is an Annual Management Charge (AMC) of 1.5% of the value of the fund. This is not taken from the child’s account, but calculated and deducted daily, directly from the fund’s income.

Other costs paid by the fund (if applicable)

The fund is valued using the mid-price of its assets, but the actual costs of buying and selling the assets may be different than the mid-price. This is due to dealing costs, taxes and any difference between the buying and selling prices of the assets. These costs are deducted directly from the fund when they are incurred, reducing its value.

What is a mid-price?

A price artificially calculated to value an asset using the midpoint between its bid (selling) price and its offer (buying) price.

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

For more information about the fund, please refer to the Key Information Document. You can visit our website or contact us and ask for a copy of the prospectus for the Family Investments Global ICVC. The prospectus contains more technical information about the fund than the information provided in this document.

Commission

Information about the commission we will pay if you open a Post Office Money Junior ISA.

Post Office Limited is an appointed representative of Bank of Ireland UK. If you open a Post Office Money Junior ISA, Bank of Ireland UK will receive remuneration and services from us to the value of £42. They will also receive 0.4% of the fund value. In terms of the child’s Junior ISA, this means that if the child’s account was worth £1,000 throughout the year, we would pay £4 and if it was worth £2,000 throughout the year, we would pay £8.

Please note, commission is paid out of the charges and no additional amounts are deducted from the child’s account to pay commission to Bank of Ireland UK.
Terms and Conditions

This section sets out the Terms and Conditions of the Post Office Money Junior ISA. The Terms and Conditions explain how the child’s Junior ISA will be managed, and sets out both your, and our, rights. Please make sure you read the Terms and Conditions carefully as they contain information you need to know.

General information

OneFamily
OneFamily is a trading name used by all companies within the Family Assurance Friendly Society group, including Family Equity Plan Limited and Family Investment Management Limited.

ISA Manager
Family Equity Plan Limited, 16-17 West Street, Brighton BN1 2RL. The main business of Family Equity Plan Limited is arranging investment business.

Fund Manager & Registrar
Family Investment Management Limited, 16-17 West Street, Brighton BN1 2RL.

Investment Adviser
State Street Global Advisors Limited, 20 Churchill Place, Canary Wharf, London E14 5HJ.

Depositary
State Street Trustees Limited, 20 Churchill Place, Canary Wharf, London E14 5HJ.

Auditors
KPMG LLP, 15 Canada Square, London, E14 5GL.

Regulator
The Financial Conduct Authority (FCA), 12 Endeavour Square, London, E20 1JN (Tel: 0207 066 1000).

Eligibility

A child is eligible for a Post Office Money Junior ISA if they are 15 years old or younger and a UK resident.

If they don’t live in the UK they can still be eligible if you, as parent or legal guardian, are working overseas as a Crown Servant, or you are married/in a registered civil partnership with such a person.

If the child stops being eligible under the above criteria, you must let us know.

The Post Office Money Junior ISA is not available to children that are US persons. This includes US citizens or those resident in the US for tax purposes.
If the child becomes a US person after the account has been opened, you must let us know immediately.

A child can only hold one cash Junior ISA and one stocks and shares Junior ISA at any one time. A child may not hold both a CTF account and a Junior ISA.

We will let you know as soon as possible if the Junior ISA 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 Junior ISA Regulations (for example, by opening two Junior ISAs of the same type), you must phone the HMRC Savings helpline on 0300 200 3312.

**Opening the Junior ISA**

The account will open when your application has been accepted and:

- for applications made with a payment: the date we accept your payment; or
- for applications made with a transfer: the date we request the transfer value from your existing Junior ISA manager or CTF provider.

Please also see the ‘Transfers between two Junior ISAs provided by us’ and ‘Transfers from a CTF account to a Junior ISA, both provided by us’ sections.

**Your right to cancel**

If you would like to cancel, you can do so within 14 days of the date you receive your Welcome Pack. You can cancel the account by phone or in writing.

Any shares held will be sold on the working day after we receive your instruction to cancel. If the value of the account has fallen, the amount returned will be less than the amount that has been paid in.

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

- you can transfer the proceeds back to the original Junior ISA manager or CTF provider, if they choose to accept it; or,
- you can transfer the proceeds to another cash Junior ISA or stocks and shares Junior ISA in the normal way, see the ‘Transfers’ section.
Any transfer money held while we are waiting for you to tell us what you would like us to do will not be invested, with no potential for growth and no interest being earned.

We do not offer cancellation rights if you are transferring between two Junior ISAs that are both provided by us.

The Registered Contact

The Registered Contact is the person who can give instructions to us about the account. The Registered Contact must be a person over the age of 16. They must either be the child, or a person with parental responsibility for the child.

Initially, the Registered Contact will be the person who has opened the Junior ISA. Under certain circumstances, the Registered Contact can be changed, usually by completing a Registered Contact application with the permission of the existing Registered Contact.

Once the child is 16, they can choose to become the Registered Contact*. Once they've become the Registered Contact, they cannot pass on this status to anyone else.

There can only be one Registered Contact at any time. The Registered Contact cannot stop anyone from making payments into the account.

*There is an exception for children affected by mental disorders. If you need further information about this, please contact us.

Keeping track of the account

Statements and valuations

We will issue statements four times a year. Alternatively, you can register with our online account management service to view the account's current value and your regular statements online. The first in a calendar year will include details of the annual costs and charges.

Statements will be addressed 'care of' the Registered Contact, unless the child chooses to become the Registered Contact from age 16, in which case it will be addressed to them.

Statements will show the value of the investment based on the price of the shares held.

Daily share prices

The share price can be found on our website at onefamily.com/daily-prices. The share price, along with the estimated distribution yield, can also be found on the IMA and Financial Express website fundlistings.com. The price published is the price from the previous working day.

Other information available to you

For further information please refer to the Key Information Document. Please contact us if you have not received a copy of this. We produce detailed documents about the fund in which the Post Office money Junior ISA invests, such as the Family Investments Global ICVC prospectus and its annual and half-yearly Report and Accounts. If you would like a free copy of these documents, please visit our website or contact us.

If you ask us to, we will also send you any other information issued to direct shareholders of the ICVC.
**Investor meetings**

You can attend investor meetings of the ICVC and vote at these meetings. If you would like information about attending these, please contact us.

**Paying into the account**

Any money paid into the account is a gift to the child and cannot be returned to you or the payer.

Payments can be made by:

- Direct Debit from a UK personal bank or building society account in the payer’s name (sole or joint)
- Debit card (online at onefamily.com)
- Direct credit (bank transfer)
- Cheque

We may also accept payments sent to us via loyalty point scheme providers (please contact us for further details).

We do not accept cash or post-dated cheques.

You, or any other payer, must quote the correct account number and the child’s full name when making a payment. If the correct details are not quoted:

- we may not be able to allocate the payment to the account;
- it may result in a delay in investing the payment; or,
- we may allocate it incorrectly to another child’s Junior ISA.

We do not accept cheques or cash paid over the counter at a bank, building society or Post Office® branch. This is because when a payment is made in this way, we may not receive the information we need to either correctly allocate the payment or to return it to the payer.

Any payments that cannot be returned or allocated to a Junior ISA will be kept in a client money account (where no interest is paid) until we are contacted by you or the person who made the payment.

Under HMRC rules, any payments incorrectly allocated to a Junior ISA may have to remain in that account even after the error is discovered.

For more information on how we hold cash in our client money account, please see the ‘Client money’ section.

You will be sent detailed information on how payments can be made into the account once it is open. This information is also available on our website and from our Customer Service Team.

**When payments are accepted and invested**

Payments are used to buy shares in the Family Balanced International Fund, a sub-fund of the Family Investments Global ICVC. The table shows when these payments are accepted and invested.
<table>
<thead>
<tr>
<th>Payment type</th>
<th>Day accepted</th>
<th>Day invested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Debit</td>
<td>The day we receive the Direct Debit payment</td>
<td>The day the payment is accepted</td>
</tr>
<tr>
<td>Direct credit</td>
<td>The day we receive the payment</td>
<td>2 working days after the payment is accepted*</td>
</tr>
<tr>
<td>(bank transfer)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td>The day we receive the payment**</td>
<td>2 working days after the payment is accepted*</td>
</tr>
<tr>
<td>Cheque</td>
<td>The day we receive and date stamp the cheque</td>
<td>The day after the payment is accepted</td>
</tr>
</tbody>
</table>

*E.g. If we accept the payment on a Monday, it will be invested on Wednesday.

**If the day we receive payment is a Sunday or an English public (bank) holiday, we will accept the payment the following working day.

We only accept payments into accounts that are open. If your child’s account opens later than the dates in the table above, then the day we accept the payment will be the date the account opens.

We only accept and invest payments on working days, except for debit card payments which are also accepted on a Saturday.

Shares are priced at 10am on each working day.

Payments received from a loyalty points scheme provider are usually received by bank transfer (see the table above for when these will be accepted and invested).

Payment limits

The Post Office Money Junior ISA can be opened by setting up a monthly Direct Debit for at least £10 or with a lump sum payment of at least £500. Once the Junior ISA is open, anyone can make additional payments of at least £10.

There is a maximum amount that can be paid into Junior ISAs each tax year. If your child holds both a stocks and shares Junior ISA and a cash Junior ISA, this limit is shared between the two accounts.

The limit will normally be increased on 6th April each year in line with the Consumer Price Index.

What is the Consumer Price Index?
The Consumer Price Index (CPI) measures changes to the average cost of certain goods and services purchased by households, such as electricity and food. Changes in CPI are used to assess price changes associated with the cost of living.

For current limits, please contact us.

Any part of the payment limit that is not used during the tax year is lost and cannot be carried forward to the next tax year.

If we receive a payment that takes the account over the payment limit within 14 calendar days of the end of the tax year, we will not invest the payment or the part of that payment that exceeds the limit. Instead, it will be held and invested on the first working day of the new tax year. At any other time, we will reject any payment or part of that payment that exceeds the limit and return it.
If your child’s Junior ISA is opened with a CTF account transfer, and any part of their CTF payment limit is not used, it will be lost when the transfer takes place. It will still be possible, however, to invest up to the full Junior ISA payment limit in that tax year, regardless of when the transfer takes place.

**Returning payments**

Sometimes we have to return a payment or part of a payment. We may have to do this when:

- the account number and/or the child’s full name have been quoted incorrectly when the payment was made;
- the payment limit has been reached;
- we have been advised by HMRC to void a payment or the account;
- the Registered Contact decides to cancel the account within the 14-day cancellation period;
- the account does not have a Registered Contact listed (e.g. if we find out that someone without parental responsibility for the child has opened the account, we would need a new Registered Contact to be listed before we accepted any further payments);
- we receive a payment on or after the working day we’ve received a valid transfer instruction from another provider; or,
- the child has reached the age of 18.

If this happens before the payment has been applied to the account, we will either return the money to the payer, or, if we do not have their contact details, we will return it to the payer ‘care of’ the Registered Contact.

If the payments have already been applied to the account, who we return the payments to depends on why they are being returned:

- where we have to void an account or payment(s), this money will be returned to the child;
- where an account has been cancelled, the money will be returned to the Registered Contact; and,
- where an oversubscription is identified, HMRC will advise us on how the payment should be dealt with.

All payments will be returned without growth or interest added except for payments returned following a void or cancellation; these payments will be returned with any loss deducted or growth added. If growth is included, this may be subject to tax.

Payments will not be returned until they have cleared (see ‘Withdrawals and closing the account’ for more details).

Once a payment is ready to be returned it will take us up to 4 working days to send the payment back.

**Transfers**

Junior ISAs can be transferred between providers, and CTF accounts can also be transferred to a Junior ISA, as long as the new provider accepts transfers.

While transferring a Junior ISA or CTF account, there could be a time where the value does not have potential for growth or earn any interest (e.g. if the transfer value is sent between providers by cheque).

**Transferring to us**

Transfers can be made into a Post Office Money Junior ISA from a cash Junior ISA, a stocks and shares Junior ISA or a CTF account held in your child’s name. You must be the Registered Contact on the account you are requesting to transfer.
Transfers from a cash Junior ISA can be made either at account opening or once the child’s Post Office Money Junior ISA is open. You can transfer either some or all of the money in the cash Junior ISA, but the current year’s payments must be transferred in full.

Transfers from another stocks and shares Junior ISA or CTF account can only be made at account opening and must be done in full. This is because the child can only hold one stocks and shares Junior ISA at any time, and cannot hold both a CTF account and a Junior ISA.

We do not accept in specie transfers (i.e. transferring a stocks and shares account without converting the assets held within it to cash). Please see ‘Transfers from a CTF account to a Junior ISA, both provided by us’ for an exception to this.

Applications to open an account with a transfer must be for at least £500 and must be made on a Transfer Application Form.

To request a transfer after the account is open, you must complete a Transfer Instruction Form.

Both forms are available by contacting us.

We will request the transfer value from your existing provider:

- on the working day after we accept your application or Transfer Instruction Form, if you’re transferring a Junior ISA; or,
- within 3 working days of the day we accept your application, if you’re transferring a CTF account.

The transfer value will be invested using the share price on the working day after the transfer value and the valid Transfer History Form are received from your old provider.

Transferring to another provider

To arrange to transfer you will need to contact the new provider.

Transfers to another provider must be made in full and on transferring, your child’s Junior ISA will close.

We will begin the transfer process when we receive a valid instruction from the new provider.

Any active Direct Debits will be cancelled. If we receive a Direct Debit payment on or after the working day we receive the transfer instruction, it will not be invested. Instead, it will be held and transferred to the new provider as part of the transfer value.

Any payments received on or after the working day we receive the transfer instruction will not be accepted and will be returned.

The child’s shares will be sold and the Junior ISA closed on the working day after we receive the instruction from the new provider. The transfer value will be sent to the new provider within 4 working days of:

- the day the shares are sold; or,
- the day all payments have cleared;

whichever is later.

You can ask us to sell the shares on a date later than we have specified. Any such date should be clearly stated in the instruction from the new Junior ISA provider.

We will send you a final statement as at the date of transfer.
Alternatively, if you wish to keep the same choice of fund when you transfer your Junior ISA, you may be able to re-register it. This means that the funds will simply be moved to sit within your Junior ISA with your new provider. Contact us for more information.

Transfers between two Junior ISAs provided by us

To transfer from one Junior ISA to another Junior ISA, both provided by us, you will need to complete a Transfer Application Form.

As long as your application is accepted, the child’s new account will open on the working day your application is received. The units or shares held in the existing Junior ISA will be sold on the following working day, and the transfer value used to buy units or shares in the new Junior ISA on the working day after that.

The existing Junior ISA will be closed as soon as all the units or shares have been sold and the money has been transferred. If we receive a payment on or after the working day the existing Junior ISA closed, the payment will be used to purchase units or shares in the new Junior ISA.

You can ask us to sell the units or shares on a date later than specified above. If you would like a later date, you should state this when you apply.

Transfers from a CTF account to a Junior ISA, both provided by us

To transfer from a CTF account to a Junior ISA, both provided by us, you will need to complete a Transfer Application Form.

As long as your application is accepted, your child’s new account will open on the working day your application is received.

If you’re transferring from a stocks and shares CTF account, and it is invested in a different fund than the Junior ISA, the units or shares in the existing CTF account will be sold on the following working day. The transfer value will be used to purchase units or shares in the new Junior ISA on the working day after that. If the CTF account is invested in the same fund as the Junior ISA, we will not sell the units or shares held.

If you’re transferring from a cash CTF account, the transfer value will be used to purchase units or shares in the Junior ISA on the working day after your application is received (as long as it is accepted).

Your child’s CTF account will close as soon as all the units or shares have been sold and/or the money has been transferred.

You can ask us to close the existing CTF account on a date later than we have specified above. If you would like a later date, you should state this in your application.

Child’s 18th birthday

On the child’s 18th birthday, the account will become an ‘adult’ ISA. The child will be able to make withdrawals from the account from their 18th birthday. Before making any payments to the child, we will need to verify their identity.

If the child has not already become the Registered Contact for the account, we will start to communicate with them, and only them, from this date.

No further payments can be made into the account from the child’s 18th birthday.
Withdrawals and closing the account

Only the child can withdraw money from their account and only once they have reached their 18th birthday. The only exceptions to this are if the child is terminally ill or has died.

Payments will clear and be available for withdrawal as follows:

<table>
<thead>
<tr>
<th>Method</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque</td>
<td>6 working days after we have accepted the payment</td>
</tr>
<tr>
<td>Direct Debit</td>
<td>(e.g. proceeds from a payment accepted on a Monday will be available on the following Tuesday).</td>
</tr>
<tr>
<td>Direct credit</td>
<td></td>
</tr>
<tr>
<td>Debit card</td>
<td>8 working days after we have accepted the payment</td>
</tr>
<tr>
<td></td>
<td>(e.g. proceeds from a payment accepted on a Monday will be available on the following Thursday).</td>
</tr>
</tbody>
</table>

These timings also apply should we need to return a payment, when money is transferred out, when the account is closed (for any reason), or for withdrawals in the event of a terminal illness being diagnosed.

Withdrawals at age 18

The child can cash in their account by providing us with a valid instruction. Before making any withdrawal payments, we may need to verify the child's identity.

We will sell the shares on the working day after we have received the valid instruction. The child can ask us to sell the shares on a date later than specified above. Any such date should be specified in the instruction.

A cheque will be sent within 4 working days of the day:

- the shares are sold; or,
- all relevant payments have cleared; or,
- we have received any necessary authorisation and/or any requested identification; whichever is later

Withdrawals in exceptional circumstances

Terminal illness

If the child is terminally ill, withdrawals can be made from an account if proof is provided to HMRC. We reserve the right, however, to make additional checks. Further information on accessing the account of a terminally ill child can be provided on request.

Death

On death, the account’s tax benefits will stop and the value of the account will form part of the child’s estate.

We will sell the shares on the working day after we receive all the documents we have requested, including proof of the child’s death.

The full value of the account will be subject to fluctuations in the share price until we sell the shares.

Any growth on the investment after the date of death until the date of settlement will be subject to tax. It will be the responsibility of the child’s personal representatives to report any tax liability to HMRC and/or to include it on the child’s tax return, if appropriate.
Payment will be sent within 4 working days of the day:

- the shares are sold; or,
- all payments have cleared;
whichever is later.

**Closing the account**

We will close the child’s account:

- on death;
- on or after the child’s 18th birthday, if they ask us to sell all the shares in their account;
- on transfer to another provider or to another Junior ISA provided by us;
- if a terminal illness claim has been accepted by HMRC and all the money in the Junior ISA has been withdrawn;
- if HMRC tell us to void the account; or,
- if we are required to remove the Junior ISA status from the account.

**Data protection**

You will find a copy of Post Office Limited summarised Privacy Policy at the end of this document.

The way in which we treat your data when processing your application is summarised in the declaration section and full details are available on our website.

Providing we accept your application, a copy of Bank of Ireland’s Privacy Notice will be sent to you in your Welcome pack.

**General terms**

**Security**

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

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

- Committing the account information to memory.
- If you set up security details on the 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 the account information; if you do need to write these down you should do so in a way that will not be recognised by others.
- Never allowing anyone else to use the account information.
- Never responding to an email asking for the account information. We will never email you asking for this information and if you do receive an email like this, it could be someone trying to steal the account information by pretending to be us. This is known as ‘phishing’.

You must tell us immediately if you know, believe or suspect that the account information or security details we have recorded for you have been compromised, or if you believe that a withdrawal has been made from the account that you did not authorise.
If you act fraudulently or without reasonable care, you may be responsible for any losses incurred as a direct result. We may decide you have acted without reasonable care if you do not take steps to keep the account information safe, as set out above.

**Instructions about the account**

All instructions sent to us in writing must be signed.

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

- it was not made by the Registered Contact;
- it might cause us to break the law; or,
- the account is being used for illegal purposes.

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

**Proof of identity**

For fraud prevention and so that we can comply with anti-money laundering legislation, we may need to verify your identity. We might also need to verify the identity of anyone paying into the account and/or the child. This verification could happen at any time.

We may use a credit reference agency to help us with this verification. These checks will not affect your credit history, but could leave a record of the search taking place. By applying you are agreeing for these checks to take place.

We may also ask for identification to be provided as part of this verification. If we do not receive adequate identification when we ask for it, we may not be able to open the account or accept payments. We may also withhold the sale of any shares held.

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.

**Ownership**

Payments into a Post Office Money Junior ISA are used to purchase shares in a sub-fund of the Family Investments Global ICVC, for which certificates of title are not issued. The title to the investment will be registered in the name of a non-trading nominee company controlled by us. The nominee company will have legal title to the investments and you will retain beneficial ownership at all times. As a result, the entitlement of each individual investor will not be identifiable on the ICVC register.

The child is the beneficial owner of the shares at all times and this cannot be changed. The account cannot be assigned or used as security for a loan.

**Pricing errors, dealing errors and compensation**

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

Where there is an error which affects only one person, we will only pay compensation where the financial loss incurred by that person is calculated to be £1 or more at the time of the error.
Where a pricing or dealing error has occurred which affects the share price by less than 0.1%, compensation would not normally be paid.

Where a pricing or dealing error occurs which affects the share price between 0.1% and 0.5%, compensation may be considered.

Where a pricing or dealing error occurs which affects the share price by more than 0.5%, compensation will be paid.

Where compensation is by means of a cash payment (e.g. paid by cheque), no compensation would normally be paid unless the amount due is £10 or more.

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 the 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 Junior 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) 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.

For more information, please contact either the Financial Ombudsman Service or the FSCS directly. Please see the back of the booklet for their contact details.

**Corporate governance**

OneFamily is the trading name for a group of companies which includes the friendly society (a type of mutual insurer), Family Assurance Friendly Society Limited (Family Assurance).

If the account was opened prior to 6th April 2018 the child would have become a member of Family Assurance. For accounts opened on or after 6th April 2018 membership to Family Assurance did not apply.

We are 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.

We believe that it is important for our Directors 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 our website at onefamily.com/company information. You can also e-mail 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 the child’s account.

**Client money**

Any uninvested cash held on your behalf (e.g. payments awaiting investment or the proceeds of a withdrawal) will be held in a specifically designated client money bank account separate from our money in accordance with the FCA’s client money rules.

The purpose of this is to protect your money in the event that either we or the bank fails, but it is not guaranteed. We will not be liable for any losses arising from any acts or omissions of the bank resulting from their negligence, wilful deceit or fraud.

We may transfer client money to a third party as part of transferring all or part of our business. If the money will no longer be held in accordance with the client money rules, we will exercise all due skill, care and diligence in assessing whether the third party will use adequate measures of protection before the transfer takes place.

You will not receive interest on any money held in a client money account.

If any amount held for you as client money remains unclaimed (e.g. a withdrawal cheque isn’t cashed), and there is also no ‘movement’ on that amount for a period of at least 6 years, the money we are holding may no longer be protected under the client money rules. ‘Movement’ does not include the payment or receipt of charges, interest or other similar items.

**Best execution**

We are required to take all reasonable steps to obtain the best possible result for you when executing your instructions to buy or sell shares, taking into account price, cost, speed, likelihood of execution and settlement, size, nature or any other relevant consideration. This obligation is known as the duty of ‘best execution’.
We operate a best execution policy that aims to ensure that we carry out your investment instructions as effectively and beneficially as possible. This means that when you ask us to buy and sell your shares, your instructions are always passed directly to the Fund Manager who will carry them out while adhering to the terms and conditions outlined in this document.

We do not use third party ‘trading platforms’ to execute your instructions. All trading is done directly with the Fund Manager, which, in regulatory terms, means that the trades are executed outside of a regulated market or multilateral trading facility.

We monitor the effectiveness of our best execution policy regularly and implement any necessary changes when required. If there are any relevant material changes, we will notify you.

**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 Key Information Document, the terms outlined in the Key Features and Investment Information sections of this booklet, along with the application, form the Agreement between you and us.

We will operate the account in accordance with the Agreement, the Rules and Regulations, and FCA, PRA and HMRC guidance as applicable to Junior 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 Important Information booklet and the Key Information Document is based on our understanding of current law (including tax law), the Rules, the Regulations and FCA and HMRC guidance. These could change in the future and could affect the benefits enjoyed by this account. All documentation provided to you should be construed in accordance with these terms and conditions.

The law of England and Wales will apply to the account and this Agreement, which is written in English. We will always communicate with you in English and all financial transactions will be in pounds sterling.

Changes to the fund or the Agreement

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

a) to make the Agreement easier to understand, fairer, or to correct mistakes;

b) to improve the service to you or make the service, or the running of the fund, 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;
d) to enable us to make reasonable changes to the way we manage your account or your investment, as a result of changes in technology or in the systems we use; or,

e) where the change is an increase in charges or to introduce a new charge, to reflect an increase in the costs in running the fund, or in providing account services to you.

Changes to the fund, or a change of fund, may also be made for the following additional reasons:

- to try to improve the fund’s, or the account’s, prospects for growth; or,
- to change the risk profile to try to reduce the risk that investors in the fund are exposed to.

Any change to the fund will be made in accordance with the Rules.

If we make a change to the Agreement which is to your or the child’s disadvantage, we will notify you personally at least 30 days before we make the change.

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 not make any changes that might break the Rules and/or Regulations for Junior ISAs.

Please note that the terms above do not apply to changes to the ‘other annual expenses’. Please see the ‘Charges and expenses’ section for these terms.
Post Office Privacy Policy

At the Post Office we’re committed to protecting your personal information and respecting your privacy in everything we do. This summarised Policy lets you know what data we collect about you, how we use it and gives you information about your rights and how you can get in touch with us.

For more detail, please go to www.postoffice.co.uk/privacy

We are-


Post Office Management Services Limited is registered in England and Wales. Registered Number 08459718. Registered Office: Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ.

We have a Data Protection Officer who can be contacted at the address above or by sending an email to data.protection@postoffice.co.uk.

We collect-

Name, address, contact details, date of birth, marketing preferences and other information you give us in order to apply for the product. Additional data including opinions may be collected through your correspondence with us. To provide you with other products and services that you may be interested in our data is enriched with other information from other sources.

Why we collect personal information about you and what we do with it

We use your data- to provide the product or service, to comply with law, where we have your agreement or consent and where a reasonable justification exists.

We use your information-

To provide information about exciting offers and deals. We only contact you in the ways you have given us permission for. You can change your mind at any time – see ‘Your Rights and Choices’.

To enhance or improve your experience with us. Our communications about offers are tailored specifically based on your preferences and habits (‘profiling’).

In combination with other customers’ data, including anonymised external information to better understand our markets. This analysis and segmentation ensures we offer competitive products and services (‘profiling’).

For internal business processes- like transacting with partners, conducting audits, producing management information, managing complaints, to assist in training, quality assurance and compliance.

For customer feedback surveys, to prevent fraud and to comply with anti-money laundering regulations.

To manage your rights under the UK Data Protection Act including managing marketing suppression lists.

For obligations imposed by law enforcement agencies and other organisations.

Who we share your information with

We never sell your information and only pass it to our trusted partners and service providers. Bank Of Ireland (UK) plc provide our Financial products and you should read their Privacy Policy which will be provided to you when you request to open a product.

Transferring information outside of the EEA

Your personal information may be processed outside the European Economic Area.
(EEA) where privacy laws may not provide protection to the same level as in the UK. Before any transfer takes place, steps are taken to ensure your personal information is adequately protected and safeguards such as standard contractual clauses are in place.

**How long do we keep your personal information?**

Your personal information is removed after its purpose has been served and after either party can make a legal claim, or where required for legal or regulatory reasons.

**Your Rights and Choices**

You can object to direct marketing by calling 03457 22 33 44, text phone 03457 22 33 45, sending an email to marketpermissions@response-services.co.uk or by writing to Marketing Preference Team, Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ.

You can request a copy of all personal information held about you by contacting our Information Rights Team.

You have the right to lodge a complaint with the Information Commissioner’s Office. See https://ico.org.uk/.

You have qualified rights to withdraw consent, have information about you corrected, deleted, provided to you (‘portability’) and the right to object or to restrict processing of your data. You may request human intervention where automated processing has taken place.

**Contact Us**

For information about our privacy practices and to exercise any of these rights then please contact our Information Rights Team by- writing to: Post Office Information Rights Team, Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

Email: information.rights@postoffice.co.uk.
Useful contacts

**HM Revenue & Customs (HMRC)**
HMRC Savings helpline: 0300 200 3312

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

t 0800 023 4 567
e complaint.info@financial-ombudsman.org.uk
w financial-ombudsman.org.uk

**Financial Services Compensation Scheme (FSCS)**
10th Floor, Beaufort House,
15 St Botolph Street, London EC3A 7QU

t 0800 678 1100
w fscs.org.uk
This Junior ISA is provided by OneFamily. Neither OneFamily nor Post Office Money is able to give you advice on the suitability of this product. If you have any doubts you should seek independent financial advice.

OneFamily is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992, Reg No. 939F), Family Investment Management Limited (Co. No. 1955318) and Family Equity Plan Limited (Co No. 2208249). 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 PEP Managers Limited, Family Investment Management Limited and Family Equity Plan Limited are authorised and regulated by the Financial Conduct Authority.

Post Office Limited is an appointed representative of Bank of Ireland (UK) plc which 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 and Wales (No. 07022865), Bow Bells House, 1 Bread Street, London EC4M 9BE. Post Offices Limited is registered in England and Wales. Registered No. 2154540. Registered office is Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. Post Office and the Post Office logo are registered trade marks of Post Office Limited.

All information contained within this brochure is correct as of April 2020.