

# Summary Box and Key Product Information about our Easy Access Cash ISA



Post Office ISAs are provided by OneFamily.  
Savings in Post Office cash ISAs are deposited with Bank of Ireland UK.

Account Name		Easy Access Cash ISA Issue 33	
What is the interest rate?		Interest rate without bonus	<b>1.55%</b> Tax-free/AER variable
		Interest with bonus (includes a <b>2.25%</b> gross fixed bonus for 12 months)	<b>3.80%</b> Tax-free/AER variable
		Annual interest is calculated daily and paid annually in March	
Can Bank of Ireland change the interest rate?		Yes. We have the right to change the interest rate on your account Where we have the right to change your interest rate the reasons we may do so are outlined in the Interest section of your Terms and Conditions. If we change your interest rate to your disadvantage, we will give you notice in writing a minimum of 14 days before the change takes effect, as long as you have at least £100 in your account.	
What would the estimated balance be based on a £1,000 deposit after...	12 months	£1038.00	
	24 months	£1054.09	
		Projection based on annual interest with interest paid into the account (compound interest).These assumptions are based on a £1,000 deposit with no further deposits or withdrawals during the term of the projection.	
How can I open and manage my account?		Eligibility <ul style="list-style-type: none"><li>• To apply you must be a UK resident</li><li>• To apply you must be aged 16 or over</li><li>• You cannot pay into more than one cash ISA in the same tax year</li></ul>	
		Opening and Managing your account <ul style="list-style-type: none"><li>• You can apply for an account in branch or by post</li><li>• Deposit up to £20,000 (subject to contributions in other types of ISAs) or transfer in ISAs held with other providers. You should check if your current provider will charge a fee first.</li><li>• You manage your account in branch, by phone and by post</li><li>• Minimum balance to open the account is £100</li></ul>	
		If you wish to switch into this or out to another product, please apply in a Post Office branch.	
Can I withdraw money?		You can make unlimited withdrawals each tax year. You can only pay into one cash ISA in each tax year. If you have paid into your Easy Access Cash ISA in the tax year you close it, you won't be able to pay money into another cash ISA in the same tax year. The minimum withdrawal is £10 or the value of your ISA, whichever is less. This 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 the ISA without affecting your annual ISA allowance. If you close your ISA, your money will no longer benefit from the tax advantages of ISAs in the future. If you've paid into your Easy Access Cash ISA in the same tax year you close it, you won't be able to pay money into another cash ISA in the same tax year.	
Additional Information		Tax Free. Interest is paid gross. <b>The tax advantages of cash ISAs depend on your individual circumstance and the tax treatment may change in the future.</b> We also offer Online exclusive products. To find out more visit <a href="http://www.postoffice.co.uk/savings">www.postoffice.co.uk/savings</a>	

## All rates correct as of 28 September 2023

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest were paid and compounded once each year. Tax-free: Interest paid will be free from UK Income Tax and Capital Gains Tax.  
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All information contained within this Summary Box is correct as of September 2023. 24780 018 09.2023