



# Summary Box and Key product information about our Fixed Rate Cash ISA

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

Account Name	Fixed Rate Cash ISA Issue 44		
What is the interest rate?	1 Year		2 Year
	4.35% Tax-free/AER fixed		4.15% Tax-free/AER fixed
	Interest is calculated daily and paid on the anniversary of the account opening. After the fixed term has ended it's paid annually in March.		
Can Bank of Ireland change the interest rate?	<p>No, the interest rate is fixed during the term of the account. At the end of the fixed rate, your ISA will earn a variable interest rate, which is currently 1.55% Tax-free/AER variable. We have the right to change the variable interest rate.</p> <p>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 up to 14 days before the change takes effect, as long as you have at least £100 in your account.</p>		
What would the estimated balance be on a £1,000 deposit after...	12 months	£1,043.50	N/A
	24 months	N/A	£1,084.72
	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?	<b>Eligibility</b> <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>		
	<b>Opening and Managing your account</b> <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 by phone and by post</li><li>✓ Open with a single deposit (no further deposits or transfers are permitted during the fixed term)</li><li>✓ Minimum balance to open the account is £500</li></ul>		
	As Fixed Rate Cash ISA is a fixed term product you will not be able to switch to another product until the end of the fixed term. If you wish to switch into this ISA, please apply in a Post Office branch.		
Can I withdraw money?	<p>Withdrawals are not permitted during the fixed rate term. If you need to access your money during the fixed rate term you will have to transfer or close your account. However, if you do this you will be charged a Breakage Charge as detailed in the Terms &amp; Conditions.</p> <p>After the end of the fixed rate term – a minimum withdrawal amount will apply. This will be £10 or the value of your ISA, whichever is less. Once withdrawn, your money will lose the tax advantages of ISAs and cannot be paid back into your Fixed Rate Cash ISA.</p> <p>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.</p> <p>If you close your ISA, your money will no longer benefit from the tax advantages of ISAs in the future.</p>		
Additional Information	<p>Tax Free. Interest is paid gross.</p> <p><b>The tax advantages of cash ISAs depend on your individual circumstance and the tax treatment may change in the future.</b></p> <p>If you would like to cancel, you can do so within 14 days from the date your Fixed Rate Cash ISA is opened by writing to us. You will not have to pay a breakage charge if you cancel your account within the 14 day cancellation period</p> <p>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></p>		

All rates correct as of 5 February 2024

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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