

# Our easy access ISAs

## SUMMARY BOX

**ACCOUNT NAME** Online Easy Access ISA (Issue 7)

### WHAT'S THE INTEREST RATE?

Effective from  
09 January 2025

#### ANNUAL INTEREST (VARIABLE / TAX FREE)

GROSS

AER

**4.31%**

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Interest is calculated daily on balances of £1 and over. It's paid on the anniversary of the date we received your first deposit, and then annually after this – or on closure if that's sooner.

If the anniversary falls on a weekend or a bank holiday your interest will be credited on the next working day.

AER means Annual Equivalent Rate, which illustrates what the interest would be if it was compounded annually. Gross is the interest rate without the deduction of income tax. Interest is paid gross to your account.

### CAN HTB CHANGE THE INTEREST RATE?

The interest rate is variable, so we can change it at any time.

There are two types of variable rates, 'managed' and 'tracker'. This is a managed variable rate, which means it is set by us and can rise or fall at any time.

- If we increase the interest rate, we'll make the change and let you know.
- If we reduce the interest rate, we'll let you know at least 30 days before.

### WHAT WOULD THE ESTIMATED BALANCE BE AFTER 12 MONTHS BASED ON A £1,000 DEPOSIT?

#### ESTIMATED INTEREST ON A £1,000 BALANCE

DEPOSIT AT  
ACCOUNT OPENING

BALANCE AFTER  
A YEAR

INTEREST  
EARNED

£1,000

£1,043.10

**£43.10**

This is for illustrative purposes only and assumes interest is paid and compounded annually. The illustrative example does not consider the individual circumstances of a customer.

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## HOW DO I OPEN AND MANAGE THE ACCOUNT?

- You can open an account by completing an application form on our website. We will complete some checks and let you know if we need anything else to help complete your application.
- This account is available to anyone aged 18 or over and a permanent resident in the United Kingdom.
- A Cash ISA can only be opened and held in the name of one person (joint accounts are not permitted) who owns the funds. Power of attorney/guardianship/intervention order holders acting for an account holder are not permitted.
- Once your account is open, you can manage it online through our online portal at [htb.co.uk](https://htb.co.uk), by [secure message](#) when logged in, by email to [savings@htb.co.uk](mailto:savings@htb.co.uk) or by telephone on [020 7862 6222](tel:02078626222) (Mon-Fri 9am-5pm, excluding bank holidays).
- You'll need the minimum balance of £1 in the account to open it and keep it open.
- The maximum account balance is £250,000 with a maximum of £1m balance across all your accounts with us.
- You have 14 days from the date you applied for the account to fund it. If the account remains unfunded at 14 days, it will be closed.

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## CAN I WITHDRAW MONEY?

- Yes – this is an easy access account, so you can make unlimited withdrawals.
- Withdrawals made before 1pm on a working day will be paid the same day. For anything after 1pm this will be paid the next working day.
- You can do a partial transfer on previous year's subscription, but not on the subscription for this tax year.

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## ADDITIONAL INFORMATION

- You can make as many payments into the account as you like up to the maximum balance.
- You can also fund your ISA by transferring in from another Cash ISA or Stocks & Shares ISA. You must initiate this transfer within 14 days of opening your HTB ISA by providing your new account details to the other bank.
- You can only open and operate one Cash ISA account with HTB in any single tax year
- The annual ISA allowance is £20,000 for the tax year 6 April 2024 to 5 April 2025. You must not have paid in more than this in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA and a Lifetime ISA in this tax year.
- All payments must be made to – and from – your nominated bank account or into another account with us.
- Payments received before 1pm on a working day will be paid the same day. For anything after 1pm this will be paid the next working day.
- **If you are seeking certainty on an interest rate or do not need immediate access to your money, this account may not be the best option for you - you could consider a notice account or fixed deposit.**
- We will not deduct tax from your interest. It is your responsibility to declare to HMRC any tax due on interest.
- Hampshire Trust Bank is an authorised deposit taker and your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme, up to the applicable limit. The FSCS protects most depositors up to £85,000.

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The Financial Conduct Authority is a financial services regulator and it requires us to give you this essential information to help you to decide whether this account 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. The information provided in the summary box above is a summary of the key features of the savings account and is not intended to be a substitute for reading the terms and conditions that apply to the account.