

# **Vanquis Savings**

## **Product Information – Triple Access Cash ISA**

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This document sets out the specific terms that apply to the Triple Access Cash ISA you hold with us. They form part of our agreement with you, along with the General Terms and any other documents we say apply. If there are differences between this Product Information and the General Terms, this Product Information will take priority. Please refer to the General Terms for the full terms and conditions which apply to our Cash ISAs and the Summary Box which summarises key information relating to our Cash ISAs.

	<b>Key Information</b>	<b>Details</b>
<b>1</b>	<b>Who can have this account</b>	<p>You need to be at least 18 years old and a UK tax resident to open an account.</p> <p>You can only hold the account in your own name.</p> <p>You can only have one Triple Access Cash ISA per account issue. We issue new accounts from time to time.</p> <p>The total balance of all savings accounts you hold with us must not exceed £250,000 plus any interest paid.</p>
<b>2</b>	<b>Interest rate</b>	<p>This account pays two rates of interest, a higher rate and a lower rate. If you make 3 or less withdrawals in the 12 months from the date you open the account or the account anniversary, you will earn the higher rate of interest. If you make 4 or more withdrawals, you will earn the lower rate of interest from the date of the fourth withdrawal until the day before the anniversary of your account opening. The interest rate and withdrawals will reset on the anniversary of your account opening.</p> <p>For details of the interest rate on this account, please see the Summary Box we gave you with this agreement.</p> <p>The interest rate for your account is variable. We will let you know if we are going to change the interest rate as set out in the General Terms under ‘What changes we can make to these terms?’</p>
<b>3</b>	<b>Paying money into your account</b>	<p>You can deposit between £1,000 and the ISA allowance for the current tax year (you can find the current allowance on our website).</p> <p>You may also transfer existing ISAs from other providers into this account. Any transfer of current tax year deposits will reduce your available allowance. If you are transferring ISAs from previous tax years, this has no impact on your ISA allowance for the current tax year. These limits are subject to HM Revenue &amp; Customs rules and apply to any combination of ISAs you may hold in any tax year.</p>

		<p>You must make your initial deposit within 30 days of your account opening.</p> <p>Other than transfers of existing ISAs, all payments must be made from the account you identified to us for the purpose of making payments in and out of this account. The account you identified is called your <b>'nominated account'</b>.</p>
<b>4</b>	<b>Taking money out</b>	<p>You can withdraw your money at any time and without notice. You can only withdraw money from your account by paying it into your nominated account or transferring to another ISA provided by us or another ISA manager. For more details please see the General Terms under 'How can you take money from your account?' If you make 4 or more withdrawals from your account in the 12 months after opening the account or the account anniversary, the interest rate will drop. This is a flexible ISA meaning if you make a withdrawal you can replace the money you've withdrawn without it counting towards your annual ISA subscription limit, providing you replace the funds in the same tax year you withdraw them.</p> <p>If you die, your ISA will become a 'continuing account of a deceased investor' and the exemption from tax in relation to income and gains earned in respect of your ISA shall continue until the earlier of:</p> <ul style="list-style-type: none"> <li>• the completion of the administration of your estate</li> <li>• the day falling on the third anniversary of your death, or</li> <li>• the closure of your account due to all cash deposits and other proceeds being withdrawn</li> </ul> <p>We will close your account on the date on which it ceases to be a 'continuing account of a deceased investor'.</p>
<b>5</b>	<b>Closing your account</b>	<p>You can ask us to close your account by contacting us and asking us to transfer it to:</p> <ul style="list-style-type: none"> <li>• a new ISA (either with us or a different ISA manager)</li> <li>• your nominated account, or</li> <li>• giving us your new account details and this account will become your nominated account</li> </ul> <p>Transfers to an account which isn't an ISA will result in a loss of tax-free status on the amount withdrawn, meaning that if you decide to redeposit your money into another ISA at a later stage you will only be able to do so up to your remaining annual ISA subscription limit.</p>

Call:

**0191 505 0033\***

Lines are open between 9am to 5pm Monday to Friday (excluding UK bank holidays)

Email us:

**customerservice@vanquissavings.co.uk\*\***

Write to us:

**Vanquis Bank Savings  
Freepost RUGA-ZTJL-HBTJ  
PO Box 967  
Wallsend  
NE28 5FD**

Or visit us online:

**[www.vanquissavings.co.uk](http://www.vanquissavings.co.uk)**

\* Please note that we may record telephone calls for training, security and monitoring purposes

\*\* We will respond to your emails within 2 business days

Vanquis Bank Savings is issued by Vanquis Bank Limited registered in England & Wales with company number 02558509, with its registered office at No. 1 Godwin Street, Bradford, West Yorkshire, United Kingdom, BD1 2SU. Vanquis Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered in the Financial Services Register under number 221156.

Details are correct as at time of print (February 2025). VAN093

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