

## 2 Year Flexible Cash ISA – Issue 45

Specific Product Information – This should be read in conjunction with the Additional Conditions for Flexible Cash ISAs.

Summary box			
<b>Account name</b> – 2 Year Flexible Cash ISA Issue 45			Rates effective from 15 August 2023
<b>What is the interest rate?</b>			
Interest rates for balances of £1+			AER% (all interest options)
Interest Option	Monthly Interest	End of Term Interest	
	Tax-free p.a. %	Tax-free p.a. %	
2 Year Term	5.35	5.35	5.35
<p>Tax-free – ‘Tax-free’ means the interest is free from UK Income Tax, provided all ISA conditions are met. The level and basis of tax can change and the value of tax relief depends on your personal circumstances.</p> <p>AER (Annual Equivalent Rate) – illustrates what the interest rate would be if interest was paid and compounded once each year. Monthly and End of Term interest payment options are available.</p> <p>Monthly interest cannot be paid back into this ISA or directly to any other ISA or Bond. It can be paid into a Barclays account in your name or held jointly with someone else, or it will be sent to you by cheque. Monthly interest does not compound in your ISA.</p> <p>End of Term interest is compounded annually and added to the funds deposited in your ISA when it matures. For terms more than one year the actual interest that you receive at the end of the term will be higher as it includes compounding from year to year.</p>			
<b>Can Barclays change the interest rate?</b>			
No, interest rates are fixed for the 2 year term of the Flexible Cash ISA.			
<b>What would the estimated balance be at the end of the term based on a £1,000 deposit?</b>			
Deposit amount	Monthly Interest	End of Term Interest	
£1,000	£1,107.00	£1,109.86	
The estimated value is based on no change to the interest rate during 12 months and no withdrawals made.			
<b>How do I open and manage my account?</b>			
<p><b>Account opening</b> – Online, Barclays app, in branch and by phone.</p> <p><b>Manage account</b> – Online, Barclays app, in branch and by phone.</p> <p><b>Eligibility criteria</b> – Must be 18 years old or over and a UK resident.</p> <p><b>Minimum balance</b> – £0 if the Flexible Cash ISA is being funded by an ISA Transfer-in, otherwise the minimum deposit is £1.</p> <p><b>Maximum balance</b> – £1,000,000.</p>			
<b>Can I withdraw money?</b>			
<p>Yes, a maximum number of 3 free withdrawals are allowed during the term of the Flexible Cash ISA.</p> <p>The maximum value per withdrawal on this cash ISA is 10% of your balance at the time the withdrawal is made.</p> <p>If you need to, you may close the account or transfer-out the whole balance before the maturity date. This will result in a charge equivalent to 180 days’ tax-free interest based on the current balance at the time. If there is insufficient earned or accrued interest (or where you have chosen the monthly interest payment frequency option), then the amount of the charge will be taken from the funds in the account and you may therefore get back less than you deposited. The charge does not apply if your account is closed during the cancellation period or due to the event of death or bankruptcy.</p> <p>You can access your funds and manage your account in branch or by using Online Banking, the Barclays app or Telephone Banking – provided you’re registered.</p> <p>At the end of the 2 year term, the Flexible Cash ISA will convert into an instant access variable rate cash ISA.</p>			
<b>Additional information</b>			
<p>Tax status: Tax-free. Interest is exempt from UK Income Tax provided all ISA conditions are met.</p> <p>The 2 Year Flexible Cash ISA Issue 45 is a strictly limited offer and may be withdrawn at any time.</p> <p>This account cannot be offset against a mortgage loan we have made to you.</p>			

### Payments into the account

- **Deposits** up to the annual ISA subscription limit\* each tax year may be made throughout the term of the Flexible Cash ISA.  
\*Annual ISA subscription limit for the tax year 2023/2024 (6 April 2023 to 5 April 2024) is £20,000.
- Funds withdrawn from your Flexible Cash ISA can be replaced in the same tax year without counting towards your annual ISA allowance. Please note the tax year runs from 6 April to 5 April the following year.
- **ISA Transfers-in** are allowed into this account. ISA Transfer-in requests must be received within 30 calendar days from the date of account opening. We do not allow Transfers-in to a Cash ISA from an Innovative Finance ISA or a Lifetime ISA.

## Transfers-out

Partial Transfers-out are not allowed.

## Maturity

At the end of the 2 year term the Flexible Cash ISA Issue 45 will convert into an instant access variable rate cash ISA.

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## Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on 0800 400 100\* or at [barclays.co.uk](https://www.barclays.co.uk). Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: 0800 023 4567) or [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

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## EU General Data Protection Regulation

Under the EU General Data Protection Regulation you have a right of access to certain personal records. If you wish to exercise this right, please visit [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data)

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## Cooling off

You can close your cash ISA at any time. However, if you do so within 14 days of the opening day of your account, or within 14 days of receiving the terms and conditions (if later), the agreement between us will be cancelled. We'll return your funds to you and, subject to ISA HM Revenue & Customs conditions, you'll still be able to open another ISA with us or another ISA provider. Your full annual subscription limit will remain. If you wish to cancel your ISA, you can do this; in branch, by phone using Telephone Banking, in app by 'Direct Call' or 'Live Chat', online using secure messages or by writing to Barclays Bank UK PLC, Leicester Servicing Centre, Leicester LE87 2BB.

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You can request this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

## Call monitoring and charges information

\*Call charges may apply. Please check with your service provider. To maintain a quality service we may monitor or record phone calls.

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