

Easy Access Issue 3 Product Factsheet



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This Product Factsheet contains important information about the Easy Access Issue 3, which will help you decide if this product is right for you. You should read this Product Factsheet carefully, together with the Online ISA Key Information Pack, as it includes the Key Features and Terms and Conditions of the account, and keep it safe for future reference.

The Online ISA and Easy Access Issue 3 are provided by Family Investments and your money will be deposited with Bank of Ireland UK. Any references to “we”, “us” or “our” in this Product Factsheet means Family Investments.

Product summary	The Easy Access Issue 3 pays a variable rate of interest, and a fixed bonus payable for the first 12 months from the product opening.		
Interest rate (AER)	1.51% tax-free/AER variable (which includes a 0.86% fixed bonus for the first 12 months).	Minimum opening amount	£100
Interest type	Variable, with a fixed bonus for 12 months. After 12 months the rate paid will revert to the variable rate of interest.	Maximum opening amount	No maximum limit (additional limits apply to deposits, see “Payments” below for further information).
Interest payments	Interest is calculated daily and paid annually into the Easy Access Issue 3 on 20th March each year. Interest will also be paid on closure of your product.	Payments	Additional payments can be made into your Easy Access Issue 3 at any time after it opens. If you are making a deposit, you can save up to £15,240 this tax year (subject to any deposits you’ve already made into your Online ISA and any stocks and shares ISA contributions). Additional payments can be made by the following methods: <ul style="list-style-type: none"> • Debit card payment online • Sending a cheque by post • Moving money from an existing product (providing this is an available option within its Product Factsheet) • Transfers in from existing ISAs either from Post Office Money® or from another provider (before making a decision to transfer to us, you should check if your current provider will charge a fee).
Tax-status	Tax-free.	Withdrawal arrangements	Notice period - none Withdrawal penalties - none There are no restrictions on the number of withdrawals that can be made from your Easy Access Issue 3, to your Nominated Account. Additionally, money can be moved at any time from your Easy Access Issue 3 to either a new product (when available) or an existing product (providing additional payments are permitted) within your Online ISA. If you make a withdrawal to your Nominated Account, your money will no longer benefit from the tax advantages of ISAs.
Transfers out	Partial transfers are not permitted, and you will not be able to transfer individual products held in your Online ISA. You can, however, transfer your Online ISA in full to another cash ISA or stocks and shares ISA. If you transfer your Online ISA and you have money in a product that has restrictions on early closure, a charge may be applied.	Cancellation	You cannot cancel individual products within your Online ISA. However, you can cancel your entire Online ISA within 14 days from the date your account opens. If you do this, your Online ISA and any products you’ve opened within it will be closed.

Definitions

AER	AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
Fixed bonus	A fixed bonus does not fluctuate and remains the same throughout a set time.
Nominated Account	A specified UK personal bank or building society account in your name (sole or joint) in to which withdrawal payments will be made.
Tax-free	Tax-free means the interest paid will be free of UK Income Tax and Capital Gains Tax.
Variable	A variable rate of interest can go up or down throughout the lifetime of the product.

The tax advantages of ISAs depend on your individual circumstances and the tax treatment may change in the future. Neither we, nor Post Office, provide advice. If you have any doubts about the suitability of this product, you should seek independent financial advice.

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All information contained within this Product Factsheet is correct as of September 2015.

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