

The Financial Conduct Authority is the independent financial services regulator. It requires us, Newcastle Building Society, to give you this important information to help you to decide whether our cash ISA 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. These Product Special Conditions and the Savings General Terms & Conditions highlight the information which you should consider when applying for this cash ISA. The Society subscribes to HM Revenue and Customs 'Not in Writing' scheme. As part of the scheme we are required to confirm your ISA declaration.

Summary Box	
<b>Account Name</b>	<b>Newcastle Junior ISA</b>
<b>What is the interest rate?</b>	<b>Annual Interest (Variable)</b>  3.00% Tax-free pa*/AER**
	<b>Interest is paid on:</b> Interest is calculated daily and credited to the account on each annual anniversary of account opening.
<b>Can Newcastle Building Society change the interest rate?</b>	We can change the rate of interest payable on this account. The account is a variable rate account which means the rate of interest paid may change throughout the lifetime of the account. Please refer to the 'Interest, Charges and Changes' section of the Savings General Terms & Conditions, which sets out the reasons for which Newcastle Building Society may change the interest and the procedure for doing so.
<b>What would the estimated balance be after the first 12 months of account opening based on a £1,000 deposit?</b>	<b>Annual (Variable)</b>  £1,030
	<b>Please note:</b> This projection is provided for illustrative purposes only and does not take into account the customer's individual circumstances. This projection is based on an initial £1,000 Deposit and no further Deposits or withdrawals are made.
<b>How do I open and manage my account?</b>	<b>Opening your account:</b> In branch. You can also request product information by calling us.
	<b>Giving us instructions for your account:</b> In branch, by post or by telephone.
	<b>Minimum Opening Deposit:</b> £1  <b>Maximum Opening Deposit:</b> The maximum investment in one tax year is subject to the Junior Cash ISA allowance. Transfers of previous and current years Junior ISA subscriptions from other Junior ISA providers are also permitted. Transfers are subject to the child not holding 2 accounts of the same type at the end of the transfer process (i.e. stocks and shares or cash JISA).  <b>Maximum Account Balance:</b> No maximum balance.
<b>Can I withdraw money?</b>	Withdrawals are not permitted until the child's 18 <sup>th</sup> Birthday. Transfers to other Junior ISA providers are permitted penalty free. Partial transfers are not permitted.
<b>Additional Information</b>	<b>Tax Status:</b> ISA interest is paid tax-free, which means it's exempt from income tax. Tax rules may change in the future.

\*\*Tax-free" refers to the contractual rate of interest payable, where interest is exempt from income tax. The tax information provided is based the current law and HM Revenue & Customs practice, both of which may change.

\*\*\*AER" stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to your account each year.

## Product Special Conditions

These Product Special Conditions and the Newcastle Building Society's Savings General Terms and Conditions will apply, effective from the date of account opening. In the event of a conflict, these Product Special Conditions will prevail.

- Only individuals aged 16 or over who have parental responsibility for a child under 16 can apply to open a Newcastle Junior ISA on behalf of the child.
- A child of 16 years or older may apply for and operate the Account themselves.
- Only children under the age of 18 that do not have a Child Trust Fund are eligible to open a Junior ISA (JISA).
- Only 1 registered contact can be added to an account.
- After placing your Investment in the Account you may make unlimited further deposits. There is no limit to the number of Deposits you can make; however the total value must not exceed the maximum JISA limit for the current tax year.
- Withdrawals from the Account before the child's 18<sup>th</sup> birthday are not permitted. The only exception to this is where a child becomes terminally ill. Under such circumstances, access to funds would then be permitted subject to HMRC approval.
- The Account will close upon the death of the child.
- The Account is a limited issue and may be withdrawn to new applicants at any time and at short notice.
- 'Account Anniversary' means twelve months from account opening and each subsequent twelve month period.
- The child is the account holder and can only hold one Junior Cash ISA at any time. The Newcastle Building Society allows you to split your annual Junior ISA allowance between various Newcastle Junior Cash ISA products. If you have an existing Junior Cash ISA held elsewhere, you can transfer this to the Newcastle.
- Once the child reaches the age of 18, the Account will convert into a cash ISA, and the new account terms and conditions will apply. We will write to you and the child prior to maturity to advise you of any amendments to the Terms and Conditions of your Account. These amendments may include the access terms, withdrawal arrangements and the duration of the Account.
- Any payment made into the Account which does not breach the annual subscription limit, is a gift to the child and is not refundable.
- Details are correct as at 21 January 2026.

## ISA Terms & Conditions

In addition to the Product Special Conditions and the Newcastle Building Society's Savings General Terms and Conditions, these ISA Terms & Conditions will apply effective from the date of account opening.

- The ISA will be managed by Newcastle Building Society in accordance with relevant ISA Regulations and these ISA Terms and Conditions which are agreed between Newcastle Building Society and the investor.
- The ISA investment will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
- Newcastle Building Society may delegate any of its functions and responsibilities under these ISA Terms and Conditions and will satisfy itself that any person to whom it delegates any of its functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.
- Newcastle Building Society will tell the investor if an ISA has, or will, become void because the investor did not follow the relevant ISA Regulations.
- On the instructions of the investor and within the time stipulated by the investor (subject to access terms in the Product Special Terms & Conditions), an ISA, or part of an ISA, shall be transferred to another ISA manager in accordance with the ISA Regulations relating to transfers.
- On the instructions of the investor and within the time stipulated by the investor (subject to access terms in the Product Special Terms & Conditions), all or part of the investments held in the ISA and proceeds arising from those investments shall be transferred or paid to the investor

## Cash ISA to Cash ISA Transfers

- Cash ISA to Cash ISA transfers must take place within 15 business days of the transfer instruction being received by the new ISA manager, unless the investor requests a later transfer date.
- Where a transfer request has been made (subject to access terms in the Product Special Terms & Conditions), Newcastle Building Society will take no longer than 5 business days to forward the instructions to another ISA manager (subject to receipt of all the relevant documents).
- Transfers from existing Cash ISAs will earn interest from business day 16 inclusive of the ISA transfer process or the date of receipt of the funds from the old ISA manager, whichever is earlier.