

INTELLIGENT FINANCE®

Intelligent Finance Cash ISA Key Features

The Financial Services Authority is the independent financial services regulator. It requires us, Intelligent Finance a division of Bank of Scotland plc, to give you this important information to help you to decide whether the Intelligent Finance 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.

Summary Box - Key Product Information for the Intelligent Finance Cash ISA

Account Name	Intelligent Finance Cash ISA
Interest Rate	Current interest rates can be found online at www.if.com , or you can contact us by calling 0845 609 4343
Tax Status	Tax-free. Interest is payable gross as long as HM Revenue and Customs requirements are met. You can save from £1 to £5,340 this tax year. Tax treatment depends on your individual circumstances and may change.
Conditions for Bonus Payment	Not applicable
Withdrawal Arrangements	Notice period - none No loss of interest on withdrawals
Access	Phone and online

We are members of the Financial Services Compensation Scheme

For further information about the scheme (including the amount covered and eligibility to claim), please call us on 0845 609 4343, refer to the FSCS website www.FSCS.org.uk or call 020 7741 4100 or 0800 678 1100.

INTELLIGENT FINANCE®

Intelligent Finance Cash ISA Key Features

Key Questions relating to the Intelligent Finance Cash ISA

Who can invest in an Intelligent Finance Cash ISA?	Provided you are 18 or over and a UK resident for tax purposes then you can invest. You cannot subscribe to more than one Cash ISA in the same tax year. An ISA cannot be applied for in joint names.
Can Cash ISA(s) be transferred?	Yes, our simple transfer service allows you to consolidate all your previous years' Cash ISA subscriptions into your Intelligent Finance Cash ISA.
How do I view my balance and carry out transactions?	View your balance and move money with our easy to use online banking service or call our contact centre.
Can I change my mind?	You can close an Intelligent Finance Cash ISA within 14 days of your application being completed. If you do so successfully within 14 days you can still open another cash ISA within the same tax year.

If you need to make a complaint, please contact us and we will do everything we can to resolve your complaint as soon as possible, but please allow up to 5 working days for a reply. When we first write to you, a summary of the procedures used when resolving your complaint will be sent to you. A copy of these procedures is also available on request.

If you are not satisfied with the response you have received, the Financial Ombudsman Service (FOS) may be able to help. They are independent and can help resolve disputes between firms and their customers. You can contact them by writing to:

**The Financial Ombudsman Service (FOS),
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.**

0845 080 1800

email: complaint.info@financial-ombudsman.org.uk

web: www.financial-ombudsman.org.uk

Making a complaint won't affect your legal rights.