

Amendments Table

Old wording	New wording
ISA Terms	
<p>5.4. You can earn (variable) daily interest on your Available Cash held in your Cash ISA, as well as on any accrued interest not yet paid to you, at the rate shown to you on our Trading Platform and the Terms & Fees page on our Website. Interest will be credited to your Cash ISA automatically on the third calendar day of each month. You can see the interest amounts we have paid to you on the Website and in your Statement. The interest rate is subject to change. If we lower the interest rate, we will give you at least one (1) day's notice. If we increase the interest rate to your advantage, we will apply the changes immediately without notice.</p>	<p>5.4. You can earn a variable daily interest on your Available Cash held in your Cash ISA, as well as on any accrued interest not yet paid to you, at the rate shown to you on our Trading Platform and the Terms & Fees page on our Website.</p> <p>Our interest rate rises and falls in line with the Bank of England's ('BOE') base rate. We have set our interest rate at 0.15% below the BOE's base rate ('T212 Tracking Rate'). As it is variable, it can change at any time, based on changes in the BOE's base rate and/or if we decide to vary the T212 Tracking Rate in accordance with these ISA Terms and our Invest Terms.</p>

We will apply the new interest rate to your Cash ISA without notice, if:

- a. the BOE's base rate changes, and/or
- b. we decide to change the T212 Tracking Rate in your favour (meaning we lower the percentage between the BOE's base rate and what we offer you).

If we decide to change the T212 Tracking Rate to your disadvantage (meaning we increase the percentage between the BOE's base rate and what we offer you), we will give you fourteen (14) days' written notice before applying the new interest rate to your Cash ISA.

Interest payments will be credited to your Cash ISA automatically on the third calendar day of each month. You can see the interest amounts we have paid to you on the Website and in your Statement.

New sections

2.12. You may withdraw funds that you contributed to your Stocks ISA and/or Cash ISA in previous tax years. You may replace some or all of these funds up to the amount withdrawn, as long as they are returned to the same Stocks ISA or Cash ISA within the same tax year of withdrawal.