

# 100 Day Notice ISA

## About the account

The 100 Day Notice ISA allows UK residents aged 18 or over to save up to their annual ISA allowance tax-free, so all the interest you earn, you keep. The allowance is £20,000 for 2026/27. With other savings accounts, you may have to pay tax on the interest you earn, depending on your Personal Savings Allowance.

The 100 Day Notice ISA has a variable rate of interest which can go up or down.

There is no fixed term but you must give notice to withdraw your savings and/or close your account without penalty, by providing 100 days' notice. If you require instant access to your savings, you can make a withdrawal or close the account by paying a 100 day interest penalty fee.

You can open and manage the 100 Day Notice ISA on the phone, in store or via post. If you have online access, you can also manage this account online and via The Cambridge Money App.



### This account is ideal for:

- Savers wanting to earn tax-free interest
- Savers wanting the flexibility to access their money
- Savers not wanting to lock away their money for a fixed term

### Another account from our range might be better for:

- Savers who may want instant access to their money without an interest penalty fee
- Savers who want to save more than the annual ISA subscription limit of £20,000
- Savers who want a fixed rate of interest

This document provides an overview of the account, along with the product special terms and conditions at the end. Please make sure to read all the information before choosing to open this account.



## Summary box (continued overleaf)

### 100 Day Notice ISA

#### What is the interest rate?

Minimum investment	Tax-free/AER p.a. %
£500+	3.55

- Your interest will be paid annually on 31st December.
- We calculate the interest on the balance of your account at the end of each day.
- You earn interest from the day your funds are paid into your account, until the day before you withdraw your funds.
- You can keep up to date with interest rates by visiting [cambridgebs.co.uk](https://www.cambridgebs.co.uk) or calling us on **0345 601 3344**.

#### Can The Cambridge change the interest rate?

Yes. Interest rates are variable, this means we may change interest rates at any time if we reasonably believe that the change is needed.

See section 10 of our 'Terms and Conditions for Savers' for full details.

#### What is the estimated balance after 12 months based on a £1,000 deposit?

The following projection assumes the account is opened on 1st January and no further deposits or withdrawals are made. Projections are for illustrative purposes only and do not take into account individual circumstances or product special terms and conditions.

Deposit	Tax-free/AER p.a. %	Estimated balance after 12 months
£1,000	3.55	£1,035.50

#### How do I open and manage my account?

##### Opening the account:

- Open in store, by phone or via post
- The minimum amount required to open the account is £500
- You may transfer in funds from another ISA provider or funds already held in an ISA with The Cambridge
- The overall maximum holding by any one person in respect of all accounts with The Cambridge is £2,000,000

If you are opening this account as a third party, for example Power of Attorney, you'll need to apply via store or post.

## Managing your account:

- Manage your account online or via The Cambridge Money App, in store, by phone or via post
- You can pay in cash and cheques and make debit card payments at any of our stores. You can also transfer funds from an existing Cambridge Building Society account
- You may invest all or part of your 2026/2027 ISA subscription limit of £20,000
- Any payments we receive that exceed the annual subscription limits will be returned to you and the method we return this by will be at our discretion
- You can view and amend your details online or via The Cambridge Money App.
- If you are managing this account as a third party, for example Power of Attorney, you'll only be able to manage this account via our stores, phone or post.

## Can I withdraw money?

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You choose between giving us 100 days' notice of withdrawal or instant access and paying a 100 day interest penalty fee. Our normal branch limits for withdrawals are £500 in cash and up to £250,000 by cheque. Larger cheque withdrawals are available upon request. We require at least four working days before cheques paid into your account can be drawn against.

## Additional information

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Cash Individual Savings Accounts (ISAs) pay interest tax-free provided all terms and conditions of the account are met.

Tax treatment and rate of interest payable will depend on individual circumstances and may change in the future.

### Terms explained...

The **Tax-free** rate is the contractual rate of interest payable where interest is exempt from income tax.

The **Annual Equivalent Rate (AER)** shows the percentage of interest if it was added to your account each year.

If you're unsure of any other terms used within this document, please visit [cambridgebs.co.uk/savingsglossary](https://cambridgebs.co.uk/savingsglossary)

## 14 days to change your mind

If in the first 14 days of opening your account, you decide that the account you've chosen isn't right for you, you can have your money back – without penalty. We'll arrange to close the account and return your money or to switch your funds to another of our savings accounts. We'll pay you interest on the balance of your account up to the day before closure at the appropriate ISA rate. Your account won't be classed as an ISA.

Before choosing this account, please read the terms and conditions below and the content in the 'Individual Savings Account (ISA)' booklet.

## Special terms and conditions

Before choosing this account, please make sure you've read through the following special terms and conditions.

Effective from 7th April 2026

### 1. Introduction

- 1.1 These special terms and conditions apply to every 100 Day Notice ISA held with the Society. Our 'Terms and Conditions for Savers' also apply to your account. Where the terms and conditions are inconsistent with the special conditions, these special conditions will apply.
- 1.2 In the special terms and conditions:
  - 'The Cambridge,' 'the Society,' 'we,' 'us' and 'our' refer to The Cambridge Building Society; and
  - 'you' and 'your' refer to holders of savings accounts

### 2. ISA Manager

We have an ISA Manager who may delegate any of their functions and responsibilities to others within The Cambridge. Our ISA Manager will ensure that any person to whom they delegate is competent to carry out any of the tasks delegated.

### 3. Definition

Variable Rate ISAs are cash Individual Savings Accounts, as defined by HMRC ISA Regulations.

### 4. Membership

ISAs are share accounts.

### 5. Qualification

- 5.1 To comply with the ISA regulations, to open a cash ISA you must:
  - be aged 18 and over
  - be a UK resident for tax purposes; and
  - not have already subscribed to any other cash ISA with The Cambridge.
- 5.2 The account must be opened, and held, in the name of the sole beneficial owner. You must not assign the rights of your account or use the account as security for a loan.
- 5.3 Joint accounts are not permitted.

### 6. Subscription limits

- 6.1 The Government sets maximum subscription limits for each tax year. We will notify you of any changes to subscription limits by placing notices in our branches and on our website.

6.2 If you don't deposit up to the maximum statutory subscription level in any tax year, you cannot carry over the unused limit to the following tax year.

## **7. Paying money in**

- 7.1 You can add to the balance of your 100 Day Notice ISA at any time, subject to the Government's subscription limits and our maximum investment limits (see our 'Terms and Conditions for Savers' for more details).
- 7.2 Withdrawals from your ISA savings are permitted (see condition 8) but once the maximum annual subscription limit has been reached, you cannot 'top up' your subscriptions for that tax year after making a withdrawal.
- 7.3 The ISA rules allow you to continue to save in your ISA for more than one tax year, without the need to complete a new application form. This means, however, that you will not be able to subscribe to any other Cash ISA at The Cambridge in the same tax year.

## **8. Withdrawals and account closure**

- 8.1 You may make withdrawals from, or close, your 100 Day Notice ISA at any time, if the funds you wish to withdraw are cleared (see our 'Terms and Conditions for Savers' for more details on uncleared funds).
- 8.2 If you wish to close, or make a withdrawal from, your 100 Day Notice ISA, you may either:
- request an immediate withdrawal of funds from your account and accept that an interest penalty fee will be applied (8.3 below applies); or
  - provide 100 days' notice of your intention to make the withdrawal with no interest penalty (8.4 below applies)
- 8.3 We will charge an interest penalty fee on the amount withdrawn. The penalty is equivalent to 100 days' interest at the gross rate payable, at the time of withdrawal or closure. For withdrawals, the interest penalty fee will continue to be included in your interest earning balance until your next interest payment date. For closures, if you have not accrued enough interest to cover the fee at the time of closure then the fee, or part of it, will be taken from your capital balance.
- 8.4 If the 100 day notice period expires on a non-working day, you may withdraw the funds on the next working day. We will confirm the date funds will be available for withdrawal. If you do not make the withdrawal within seven working days from the withdrawal date, your notice to withdraw will expire and a further notice period will be required.
- 8.5 If you close your account, and have made one or more subscriptions to the account during the current tax year, our special term and conditions do not allow you to open another cash ISA in the same tax year.

## **9. Interest payments**

9.1 Interest is tax-free provided your account meets HMRC ISA Regulations.

## **10. Interest rates**

Interest rates are variable (see our 'Terms and Conditions for Savers' for details on how we can change interest rates).

## **11. Transferring your existing cash ISA to The Cambridge Building Society**

You may transfer your existing cash ISA savings held with another ISA provider to a 100 Day Notice ISA, provided the ISA regulations are met, as follows:

- you may transfer the total amount of your current year subscriptions; and/or
- you may transfer all or part of any previous years' savings (this transfer, when deposited, will not be included as part of your current year subscriptions)

## **12. Transferring your cash ISA to another ISA provider**

- 12.1 You may transfer your cash ISA held with us to another ISA provider, provided the ISA regulations are met, as follows:
- you may transfer the total amount of your current year subscriptions; and/or
  - you may transfer all or part of any previous years' savings
- 12.2 Your transfer instructions must be in writing and stipulate the date on which you require the transfer to be completed. We require five working days to complete the transfer.
- 12.3 If you transfer your current year subscriptions to another ISA provider, you will not be able to make any further deposits in the current tax year into your ISA held with us. Any remaining balance in your account will continue to earn tax-free interest under ISA rules.
- 12.4 If you wish to transfer your 100 Day Notice ISA to another provider, you may either:
- request an immediate withdrawal of funds from your account and accept that an interest penalty fee will be applied; or
  - provide 100 days' notice of your intention to make the transfer with no interest penalty

## **13. Disqualification**

- 13.1 If you breach the ISA regulations, we will write to you to confirm that all or part of your ISA has become void. If this happens the invalid contributions to your ISA will not qualify for tax-free interest, and any interest earned on them may be liable to income tax. In addition, some or all of the invalid contributions may need to be removed from your ISA.
- 13.2 On your death, the account will continue to be an ISA until the account is closed or three years from date of death. No further deposits can be made into the account and the account must be closed once probate or letters of administration have been granted. If the account is still open three years after date of death the ISA will cease to be an ISA and the account will move into an appropriate instant access account available at that time.

## **14. Minimum balance**

The minimum sum required to keep the account open is £500.

## Let's talk about savings

Reviewing your finances can help you wherever you are on your savings journey. And we'll be here to help with no judgement, and no pressure. Just a straightforward, helpful and friendly discussion. We'll tailor a chat around you to discuss your current financial situation and what you'd like to work towards. So if you'd like to book a savings chat with our friendly team, pop into your local store or call us on **0345 601 3344**.

## We'll be here

For any other questions about savings, mortgages and more, our expert team will be here to help.



Call us on **0345 601 3344**



Pop in to your local store



Head to our website at **cambridgebs.co.uk**



Download The Cambridge Money App from the **App Store** or **Google Play** store



## Protecting your money

The Financial Services Compensation Scheme protects up to a total of £120,000 of your eligible money at The Cambridge Building Society.

Find out more at **fscs.org.uk**

### The Cambridge Building Society

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