



The Cambridge Individual Savings Accounts (ISAs) 2025/26

Find out more about making the most of your tax-free savings allowance.

[cambridgebs.co.uk](https://www.cambridgebs.co.uk)



Your Cambridge, your savings, your future.

If you're thinking of saving for that special occasion or simply for your future, then an ISA could be a great place to start. ISAs are tax-free so you don't pay any tax on the interest you earn.

In this booklet we'll share everything you need to know about Cash ISAs at The Cambridge.

ISA Terms and Conditions may vary depending on your ISA provider. Please read The Cambridge terms and conditions carefully before opening or transferring a Cash ISA with The Cambridge.

The information in this booklet is correct as of Sunday 6th April 2025.

What you need to know about ISAs

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The Financial Conduct Authority is the independent financial services regulator. It requires us, The Cambridge Building Society, to give you this important information to help you decide whether one of our Cash ISAs 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.

What is an ISA?

The Government's tax-efficient savings scheme, the Individual Savings Account (ISA) offers a range of savings options.

There are four types of ISA: cash, stocks and shares, innovative finance, and Lifetime ISAs.

The Cambridge currently offers Cash ISAs only.

Subscription limits

You can put money into one Cash ISA with The Cambridge each tax year, the ISA allowance is £20,000 for the tax year 6th April 2025 to 5th April 2026.

You can split the £20,000 allowance across any combination of the four types of ISA each tax year. This includes cash ISAs, stocks and shares ISAs, innovative finance ISAs and one Lifetime ISA, however a maximum of £4,000 can be invested in a Lifetime ISA. Investors with a JISA are restricted to subscribing to one of each type of ISA annually.

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

Who can open an ISA?

Currently anyone who is a UK resident, for tax purposes, can subscribe to the ISA scheme. To comply with the ISA regulations, you must be aged 16 or over if subscribing to a Cash ISA.

Important restrictions

By investing in a Cash ISA you'll be limiting the amount you can invest in the other types of ISA. You should check with your ISA provider if you require more information on ISA limits.

Your ISA product terms and conditions will specify if your account accepts ISA transfers in from another provider along with any other specific rules relating to ISA transfers.

Our ISAs are not flexible. Once you have made a subscription to your ISA this will count towards your annual ISA allowance for that tax year. If you invest the maximum Cash ISA subscription for the tax year, you cannot top up your savings after making a withdrawal.

If you do not deposit up to the maximum subscription in any tax year, you cannot carry over the unused amount to the following tax year.



Paying money in and taking money out

For full details about how your chosen ISA works it's always best to refer to the product terms and conditions.

You can continue your ISA each tax year without the need to re-apply for a new account, subject to product terms and conditions. You will be unable to subscribe to another Cash ISA with The Cambridge during that tax year. However, other ISA providers may allow you to subscribe to multiple Cash ISAs within the same tax year.

You can pay in cash and cheques and make debit card payments at any of our stores or you can transfer funds from an existing Cambridge Building Society account. You can also operate your account via post and make debit card payments over the phone.

If you prefer, we can help you set up a regular deposit. Call the team on **0345 601 3344** or pop into store.

Any payments we receive that exceed the annual subscription limits will be returned to you.

You can withdraw cleared funds from your account at any time by using your passbook at any of our stores. You can withdraw up to £500 in cash and up to £250,000 by cheque. Please check the withdrawal arrangements for your chosen product.

If you choose to manage your account online, you must set up a nominated account. This must be a UK Sterling current account and in the account holders name. This will allow you to transfer your funds to your nominated account, if you choose to close your account on maturity. To amend your nominated account you can call us on **0345 601 3344**, send a secure message or pop into one of our stores.

Transferring your existing Cash ISA to The Cambridge Building Society

You may transfer ISA savings from an existing Cambridge Building Society ISA into a new ISA. It's important to read your product terms and conditions to check that transfers in from another ISA provider are allowed for your account type.

Want to open an account?

Before opening a Cambridge ISA, please ensure you read:

- the product special terms and conditions relevant to the product you have chosen; and
- the separate 'Terms and Conditions for Savers' leaflet

These contain important information about your account and how it operates.

Under regulations for prevention and detection of financial crime, we'll need to verify your name and address. We use an electronic verification system to do this, however in certain cases we'll need further proof of your identity.

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.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local store, email us at savings@cambridgebs.co.uk, refer to the FSCS website fscs.org.uk or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note that only compensation queries should be directed to the FSCS.



Protected

Complaints

We're committed to providing you with a first class customer service. However, there may be occasions when you feel you have cause for complaint. If so, please tell us about it straight away – and we'll do all we can to put things right.

We'll investigate your complaint thoroughly and aim to resolve it as quickly and amicably as possible. Our complaints procedure can be found in the 'Overview' of our 'Terms and Conditions for Savers' leaflet. Please contact any of our stores or our Customer Contact Centre on **0345 601 3344** for a copy, or visit cambridgebs.co.uk

Your application

You can apply in store. Alternatively download an application form from our website cambridgebs.co.uk/ISAs or call our Savings Team on **0345 601 3344**.

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

If you have any questions or would like to know more about our current ISAs, just ask our friendly team.



Call us on **0345 601 3344**



Pop in to your local store



Head to our website at cambridgebs.co.uk/ISAs



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

The Cambridge Building Society

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