



ISAs

Your guide to tax-efficient saving and
Information on the Financial Services
Compensation Scheme



Protected



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What an ISA can offer you

The Financial Conduct Authority is a financial services regulator. It requires Barclays to give you this important information to help you decide whether our ISAs are 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.

Welcome to tax-efficient saving

Quite simply, an ISA is an Individual Savings Account, one that's unique in that it allows you to save and invest money with valuable tax benefits.

Cash ISAs

Essentially tax-free savings accounts, with all the interest you earn within your cash ISA free of UK Income Tax, so long as you comply with ISA legislation. They are a good low-risk savings option. For the latest interest rates, see our Savings Rate leaflet or ask at one of our branches.

Some of our cash ISAs now offer ISA flexibility, meaning you're able to replace funds withdrawn from your cash ISA (excluding Help to Buy: ISA) within the same tax year without affecting your annual ISA subscription allowance. Refer to your T&Cs to find out more.

Help to Buy: ISA

A cash ISA available to first time buyers only. Deposit up to a maximum of £200 per month, with an additional allowance of £1,000 which can only be made in the same calendar month as the first deposit and claim a 25% government bonus towards your first home (subject to Help to Buy: ISA scheme rules).

Investment ISAs¹

These allow for 'tax efficient' investment in the stock market. Returns are free of UK Income and Capital Gains Tax (subject to ISA rules). As your money is invested in the stock market, the value of your investment and any income produced can go down as well as up, so you could get back less than you invested.

To explore the options, visit barclays.co.uk/investments

Innovative Finance ISA

A new type of ISA introduced by the UK Government on 6 April 2016, which allows interest and gains from peer to peer loans to qualify for tax advantages where these loans are made through an ISA. This is not available from Barclays.

Lifetime ISA

A new type of ISA introduced by the UK Government on 6 April 2017, which is designed to help people save for a first home and/or for their retirement. This is not available from Barclays.

Your ISA allowance

Every tax year, you're allocated a tax-free ISA allowance, and you can save up to this annual limit without paying any UK Income and Capital Gains Tax on the interest or returns your ISA earns. This allowance is reviewed every tax year, which, in the UK, runs from 6 April to 5 April the following year.

Eligibility and the effects on you of ISA rules will depend on your individual circumstances.

¹Investment ISA is a stocks and shares ISA

How much can you save each tax year?

Your ISA allowance

There are a number of different ways you can choose to use your ISA allowance.

You can use your £20,000 2018/2019 ISA allowance, in all, or a combination of cash ISA, Investment ISA, Innovative Finance ISA (not available through Barclays) and a Lifetime ISA (not available through Barclays). However, you can only subscribe to one cash ISA and/or one Investment ISA in a tax year with Barclays – as detailed in the example below.

Tax Year 2018/2019 (6 April 2018 to 5 April 2019) Total ISA allowance £20,000 ²		
Option 1 A cash ISA	Option 2 An Investment ISA	Option 3 A mixture of both
You can put up to £20,000 in a cash ISA. However, monthly deposit limits apply to Help to Buy: ISA, so the maximum you can pay in each tax year is less than the ISA allowance.	or You can put up to £20,000 in an Investment ISA.	or You can put up to £20,000 in either a cash ISA or an Investment ISA or a mixture of both.

Option 3: 2018/2019 tax year



For example, if you were to subscribe £5,000 in a cash ISA in the 2018/2019 tax year, you can invest up to £15,000 in an Investment ISA. Your overall annual ISA allowance must not be exceeded.

How you could use your ISA allowance across ISA providers

In any tax year you can only subscribe to one cash ISA, one Investment ISA, one Innovative Finance ISA (not available through Barclays) and one Lifetime ISA (not available through Barclays). These can be held with one or more providers. Some ISAs may allow you to replace withdrawn funds without it counting towards your ISA allowance, provided it is replaced in the same tax year.

For more information, visit the HM Revenue & Customs website at www.hmrc.gov.uk

²Annual ISA subscription limits are subject to review. The Government's favourable treatment of ISAs may not be maintained.

We can help you save with a cash ISA

Which cash ISA is right for you?

How can you make your money work harder?
Well, we think our cash ISAs are a good starting point.

Key Product Information for our Cash ISAs

Account Name	Instant access cash ISAs ³	Help to Buy: ISA ³	Fixed term cash ISAs ³
Deposits	Allowed at any time and any amount up to the ISA allowance.	Allowed any time subject to monthly deposit limits.	Allowed any time up to the ISA allowance, depending on specific issue.
Interest rates	Refer to 'Rates for Savers' leaflet.	Refer to 'Rates for Savers' leaflet.	Refer to 'Fixed term cash ISA' leaflet.
Tax status	Interest is exempt from UK Income Tax provided all ISA conditions are met. ⁴	Interest is exempt from UK Income Tax provided all ISA conditions are met. ⁴	Interest is exempt from UK Income Tax provided all ISA conditions are met. ⁴
Conditions for bonus payment	Refer to 'Rates for Savers' leaflet.	Claim a government bonus subject to Help to Buy: ISA scheme rules.	Refer to 'Fixed term cash ISA' leaflet.
Withdrawal arrangements	Instant access. Withdrawn funds can be replaced in the same tax year without affecting your ISA allowance.	Instant access.	Withdrawals and replacement of funds may be allowed on specific issues. Please refer to terms and conditions and 'Fixed term cash ISA' leaflet.
Access	You can access your money in branch, by telephone, via online or Mobile Banking. ⁵	You can access your money in branch, by telephone, via online or Mobile Banking. ⁵	You can access your money in branch, by telephone, via online or Mobile Banking. ⁵
Openplan Offset	You can offset your instant cash ISA against your Barclays mortgage.	Savings cannot count towards offsetting your Barclays mortgage.	Savings cannot count towards offsetting your Barclays mortgage.
Are Transfers-In from other ISAs allowed?	Varies. May be allowed in specific issues. Please refer to the terms of current issue to find out more.	Yes, subject to Help to Buy: ISA scheme rules.	Varies. May be allowed in specific issues. Please refer to the terms of current issue to find out more.
Are Transfers-Out allowed?	Yes	Yes	Yes but it may result in loss of interest. Refer to 'Fixed term cash ISA' leaflet.

³We reserve the right to withdraw the availability of cash ISAs at any time without notice. ⁴Free of UK Income Tax subject to conformance with ISA legislation. ⁵Online, Telephone and Mobile Banking are subject to registration.

Save towards your first home with a Help to Buy: ISA



Backed by
HM Government

Is a Help to Buy: ISA right for me?

If you're saving for your first home you can save up to £200 a calendar month with a Barclays Help to Buy: ISA and the government will boost your savings by 25%. That's a £50 bonus for every £200 you save. You can receive up to a maximum bonus of £3,000 on a total amount saved of £12,000.

Open a Barclays Help to Buy: ISA

You can open a Barclays Help to Buy: ISA if you're saving for your first home up to the value of £250,000 (or £450,000 in London). Please make sure you've read the Help to Buy: ISA scheme rules before applying. You can find a copy of the rules at www.help2obuy.gov.uk/isa

Please note that opening a Help to Buy: ISA does not automatically entitle you to a government bonus, and you can only open one Help to Buy: ISA at any time.

Save monthly

You can save up to £200 per calendar month in a Help to Buy: ISA, plus an additional initial allowance of £1,000 in the calendar month of opening.

Shared and joint ownership

The property price caps apply to the full sale price of a property – not the initial portion or share being bought. This means if someone is buying a 50% share of a property outside London and their share is £250k, it wouldn't be eligible for the government bonus.

What happens if I've already paid in to a cash ISA this tax year?

You can still Transfer-In existing ISA funds you may have paid in during the current tax year to a Help to Buy: ISA.

Please remember that your current tax year cash ISA subscription must be transferred in full, and you cannot deposit more than the above limits.

Claim a 25% bonus from the government

Subject to meeting the Help to Buy: ISA scheme rules, you will be entitled to claim a government bonus (capped at £3,000) equal to 25% of the closing balance of your Help to Buy: ISA.

You can claim the bonus whenever you choose, provided you have a minimum balance of £1,600 in your Help to Buy: ISA. The government bonus is paid before completion – not after. In practice it will usually be paid in between exchange and completion.

What to consider before you apply for a cash ISA

Frequently Asked Questions

I've not used this year's cash ISA allowance yet. Can I open an ISA now?

To use your ISA allowance for the current tax year, in a cash ISA, your application and payment will need to have been accepted by us on or before 5 April of this tax year.

Do I need to pay money in to open my cash ISA?

You can fund your cash ISA from a Barclays account held in your name, or with a cheque made payable to yourself (cheques can be from your own account or from another person, made payable to you). If you're new to Barclays, make sure the funds you've set aside to subscribe to your cash ISA are available in your account when we open your cash ISA. The minimum deposit is £1 but if you are funding your cash ISA with a Transfer-In, you can open it with a nil balance.

What happens if I've paid in to another cash ISA this tax year?

You can still Transfer-In existing cash ISA funds you may have paid in during the current tax year to any of our eligible cash ISAs. Please remember your current tax year subscription can only be held in one cash ISA with one provider.

A Transfer-In to a Help to Buy: ISA is subject to a maximum amount of £1,200 in the calendar month of first deposit, and then £200 per calendar month thereafter. Any ISA transfer that exceeds these amounts will result in the excess being returned to you outside the ISA wrapper.

My deceased partner has an ISA with Barclays. Am I entitled to make use of their ISA allowance?

A surviving spouse or civil partner of an ISA customer who has died can make additional subscriptions to the value of the deceased person's ISA in addition to their own ISA allowance. Please contact us for further information.

What if I already have a cash ISA with Barclays?

You can continue to pay in to your existing cash ISA with Barclays. If you have gone a whole tax year without subscribing to your cash ISA (either because you didn't pay in to your cash ISA, or, you only deposited funds that you had previously withdrawn in that tax year), we will ask you to make a new ISA declaration before you subscribe. Alternatively, you can open up one of our eligible cash ISAs and Transfer-In any or all of your existing cash ISA balances.

I have a number of cash and Investment ISAs and I want to consolidate them

Where you have ISAs with subscriptions from previous tax years, you have the ability to consolidate these into one or more of our eligible cash ISAs. To consolidate your cash or Investment ISAs you need to use the Transfer-In service – see page 11 for details. This action will not impact on your annual ISA allowance for this year.

What if I need to access my money?

Some of our ISAs allow you to replace funds withdrawn from your cash ISA within the same tax year without affecting your annual ISA subscription allowance. For example, if you withdraw £5,000 from your ISA and put this amount back in the 2018/2019 tax year, you would still be able to subscribe up to the full £20,000 ISA allowance until 5 April 2019. Please refer to your T&Cs to find out more.

Can I get my application in now for the next tax year?

No, you can only apply for a cash ISA for the current tax year as we don't accept future-dated applications. If you want to apply for a cash ISA for the next tax year, please contact us from 6 April. However, you can set up a future dated payment into an existing ISA prior to the start of the tax year.

Transfers-In

Moving your money

If the terms of the product allow, you can transfer money between any type of ISA held with any ISA provider. To protect the tax-free benefits you've built up in your existing cash ISAs, you must use the correct Transfer-In process.

Why Transfer-In?

If you have ISAs with other providers and/or Barclays, transferring them into one of our eligible cash ISAs allows you to consolidate your money.

You should assess all available options before you Transfer-In your ISAs to ensure it is the best option for you. Remember to refer to the terms and conditions of the ISAs you are Transferring-In to Barclays. If your current ISA has a notice period or fixed rate, there may be charges or penalties if you Transfer-Out your ISA from your other ISA provider.

How to Transfer-In

If you are an existing Barclays customer, you can open one of our eligible cash ISAs and Transfer-In your ISA(s) in branch, by phone, online or Mobile Banking.⁶

If you are a new customer, you will need to open one of our eligible cash ISAs in branch and then you will be able to Transfer-In your ISA(s) in branch, by phone, online or Mobile Banking.⁶ See page 13 for details of the information you will need to provide.

⁶Online, Telephone and Mobile Banking are subject to registration.

When can I Transfer-In?

With an instant access cash ISA you can Transfer-In, provided the product allows this, at any time.

With a fixed term cash ISA Transfers-In may be allowed within a fixed period, please refer to the terms and conditions of the current issue to find out more.

When you open one of our cash ISAs that allow Transfers-In, you have the option of entering your transfer details immediately or at a later date.

What happens then?

Once you have provided your details, we will contact your existing ISA provider/s to arrange the transfer, and advise you of progress along the way so that you know when your funds have been received.

When do you receive interest on Transfer-In funds?

Interest will be earned on your transferred funds when they are credited to your cash ISA.

What can I transfer in?

You can transfer in the whole or partial balance.

How to apply for a cash ISA with us

In branch, online or by phone

You need to be age 16 or over to subscribe to an instant access cash ISA and 18 or over to subscribe to a fixed term cash ISA or an Investment ISA. Please make sure you've read the account Terms and Conditions and the previous sections for important things to consider before applying.

You can open a cash ISA straight away when you visit one of our branches. If you're an existing Barclays current account customer, you can also use Telephone Banking or Online Banking⁷ to set up your cash ISA.

If you don't have an account with Barclays or only have a savings account, call into your local Barclays branch and speak to a Community Banker – they'll be happy to process your application for you.

Please note: If you don't have these documents, you'll need to produce an alternative document to confirm your identity and another document to confirm where you live, such as a recent utility bill no more than three months old. You also need to be a resident in the UK. However, Crown employees serving abroad and their spouse or civil partner may also be eligible to open an ISA.

For further information on the documents we accept please call us.

+ To apply, existing customers will need:

- their National Insurance number.

+ New customers will need:

- their National Insurance number
- a current full UK passport or UK photocard driving licence
- proof of address.

+ To request an ISA Transfer-In you also need the following details of the ISA you're transferring from:

- Your ISA provider name
- Account details (eg sort code and account number or plan/reference number).

⁷Online Banking and Telephone Banking are subject to registration.

Make the most of your cash ISA

Flexible deposits and regular payments

Take full advantage of your cash ISA allowance, by paying in:

- a lump sum for the whole tax year
- ad hoc amounts
- regular monthly payments.

If you are setting up a standing order, please make sure that:

- the standing order stops before the end of the tax year if you want to open a different cash ISA in the next tax year
- you're not exceeding your ISA allowance (see page 5 for the current limits) when you add up your standing order payments and other credits from subscriptions over the complete tax year
- for Help to Buy: ISA you're not exceeding the monthly deposit limit that applies.

Important Information

If you open or have an instant access cash ISA you can make subscriptions at any time.

If you open or have a fixed term cash ISA you can only make subscriptions as detailed in the specific product information section of the relevant interest rate leaflet.

If you're a Barclays current account customer, you can also pay in or withdraw by:

- calling us to arrange a transfer of funds from one of your Barclays accounts
- using our Online Banking service⁷ by visiting [barclays.co.uk/isa](https://www.barclays.co.uk/isa)

How do cash ISAs work with our Offset Mortgage?

If you have an Offset Mortgage arrangement with Barclays, an instant cash ISA can count towards the savings you are using to offset your mortgage. However, fixed term cash ISAs and Help to Buy: ISA cannot be offset.

Interest won't be paid on your cash ISA balance but it may help reduce your mortgage repayments or pay off your mortgage more quickly, as you're charged debit interest only on the difference between your mortgage amount and the credit balances in your offset current and savings accounts.

To find out more, just call into your local branch.

**YOUR HOME MAY BE REPOSSESSED
IF YOU DO NOT KEEP UP REPAYMENTS
ON YOUR MORTGAGE**

Investing with Barclays

Potential for greater returns with an Investment (stocks and shares) ISA

You may want to consider how an Investment ISA can help build your financial future. You can hold some of our investment products inside a tax efficient Investment ISA.

For information on ISA limits please refer to page 5.

Choose to invest in lump sums or use our regular investments service for monthly subscriptions starting from £50 (available for funds only).

The investments we offer are designed to be held for the medium-to-long term – usually 5 to 10 years – and their value, and any income they produce, can go down as well as up, so you could get back less than you started with.

Visit our website to find out more about our Investment ISA and the options available to you.

Changing your mind: your cancellation rights

You can close your cash ISA at any time. However, if you do so within 14 days of the opening day of your account, or within 14 days of receiving the terms and conditions (if later), the agreement between us will be cancelled. We'll return your funds to you and, subject to ISA HM Revenue & Customs conditions, you'll still be able to open another ISA with us or another ISA provider. Your full annual subscription limit will remain. If you want to cancel your ISA, call into your local branch. This subscription will not count towards your current tax year's ISA allowance.

If you wish to close your account you should tell us by writing to Barclays Bank UK PLC, Leicester Servicing Centre, Leicester LE87 2BB

Protecting you from fraud

As a security measure, the Financial Conduct Authority (the banking regulator) has asked banks like us to review the information we keep on all our customers, new or not. To open an account for you, we therefore need one original document to say who you are, and another to confirm where you live.

Once we have copies of these documents on file, this should be sufficient for any additional accounts you open in the future.

Information about the Financial Services Compensation Scheme

The Financial Services Compensation Scheme is the UK's statutory deposit, investor, home finance and investor compensation scheme. The FSCS can pay compensation if a financial services firm is unable to meet its financial obligations. The scheme covers deposits, investment business, insurance policies, insurance brokering, and home finance. More information can be found at www.fscs.org.uk.

Deposits

The Prudential Regulation Authority is a financial services regulator. As one of our regulators, the Prudential Regulation Authority requires us to give you the FSCS Information Sheet and accompanying Exclusions List below when you open a new savings account to help you understand whether and how the deposits in your cash ISA are protected. You should read this information carefully and then keep it safe for future reference.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Barclays Bank UK PLC are protected by:	the Financial Services Compensation Scheme ("FSCS")
Limit of protection:	£85,000 per depositor per bank The following trading names are part of Barclays Bank UK PLC: Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor and Barclays Wealth Management.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately.
Reimbursement period in case of bank's failure:	20 working days.
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Barclays Bank UK PLC for enquiries relating to your account:	Barclays Bank UK PLC 1 Churchill Place Canary Wharf London E14 5HP
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St. Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Barclays Bank UK PLC also trades under Barclays, Barclays Business Banking, Barclays Premier Banking, Barclays Smart Investor and Barclays Wealth Management. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within ten working days from 1 January 2021 to 31 December 2023; and within seven working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund (unless they are deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium, sized enterprises)
 - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

Important information

Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email, or by telephone. A leaflet detailing how we deal with complaints is available upon request in any of our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.com**. Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: **0300 123 9 123***) or www.financial-ombudsman.org.uk The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

Calculating interest

Details of how your interest is calculated and when it is paid are shown within the 'Savings Rate' leaflets.

Interest will be paid tax-free so long as you comply with the relevant ISA legislation.

Find out more today

in branch | **0345 7 445 445*** | barclays.co.uk/isa

You can get this in Braille, large print or audio call **0800 400 100*** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit barclays.co.uk/signvideo

[Call monitoring and charges information](#)

*Calls may be recorded and/or monitored for security and training purposes. Calls to 0800 numbers are free if made from a UK landline. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers.

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