

A photograph of three children from behind, standing on a wooden ledge and hugging each other. They are looking out over a blue ocean under a bright sky. The child on the left has long brown hair, the middle child has blonde hair in a ponytail, and the child on the right has brown hair in a bun. They are wearing hoodies and leggings. A semi-transparent blue banner is overlaid across the middle of the image.

keyfacts[®]

Junior Cash ISA

At a glance



the
COVENTRY
TLC not PLC

Junior Cash ISA

Do you want to put money away to build up your child's tax-free savings? Junior Cash ISA is a longer-term, no-access account to help you save for your child's future, with a competitive variable interest rate.



Interest rate

Annual interest

Balance	Tax-free p.a./AER* variable
£1 +	3.25%



Interest paid

Annually on 30 September

We make a final interest payment on the child's 18th birthday. The interest is always paid into the Junior Cash ISA.



Paying in

- > Save from £1 up to the account holder's annual junior ISA allowance each tax year.
- > The junior ISA allowance for the 2015/2016 tax year is £4,080. The amount you can deposit depends on any money already paid into a junior stocks and shares ISA in the same tax year.
- > Anyone can pay into the Junior Cash ISA for the child.
- > Pay in by transfer, cheque by post, or in cash or cheque at a branch.



Withdrawals

- > This is a no access account.
- > The account holder can only access their money when they reach 18.



Transferring

- In** You may transfer in Child Trust Fund savings and junior ISA savings held with another provider. Contact us to find out more.
- Out** You may transfer out the Junior Cash ISA savings to another junior ISA provider anytime, without charge and without losing the money's tax-free status. If you decide to transfer out, you must transfer the entire balance.

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At 18

We'll convert the account on the young person's 18th birthday

The account will become a cash ISA (variable interest rate, instant access) in the account holder's sole name and they'll be able to access their money and/or continue saving if they wish. We'll send a reminder nearer the time.



Manage



At a branch



By post



Telephone Services

*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

Interest on junior ISAs is paid tax-free, that is gross with no tax deducted.

Junior ISAs are a savings scheme initiated by the Government and are subject to change by them. For example the favourable tax treatment may not be maintained.



Not sure?

We're keen to help you make the right choice – have a chat with our specialists at any branch or by calling 0800 121 8899. You can also find more information on our website: [thecoventry.co.uk](https://www.thecoventry.co.uk)

How to open a Junior Cash ISA

- Ask us in any branch
- Call 0800 121 8899 and order a pack
- Visit us online at **[thecoventry.co.uk](https://www.thecoventry.co.uk)** and order a pack

Junior cash ISAs are for children under the age of 18 and resident in the UK.

Junior cash ISAs must be opened for a child by a 'Registered Contact'. This must be an adult with parental responsibility for the child who will manage the account and receive all correspondence. If the young person is 16 or 17, they can open a junior cash ISA on their own.

You can find out more about all our children's accounts in the Children's Account Opening Guide. For a copy, ask at any branch, call us on 0800 121 8899, or download it from our website:

[thecoventry.co.uk/childrens-guide](https://www.thecoventry.co.uk/childrens-guide)

For full details, please see the Specific Terms for Junior Cash ISA and our General Investment Terms and Conditions.

If you change your mind

As with all our accounts, you have a 14 day cancellation period after you open a Junior Cash ISA. If you wish, you may change your mind and close the ISA within 14 days.

To do this, ask at any branch, call us on 0800 121 8899 or write to us at Oakfield House, PO Box 600, Binley Business Park, Coventry CV3 9YR.

If you do close the account within the 14 days, it will be treated as if this ISA was never opened, so you'd be able to open and pay into another junior cash ISA.

If you're not happy with our service

If something's gone wrong, please let us know by phone, post or come into any branch.

We sort out most problems fairly and quickly. You can ask us for a copy of our leaflet 'What to do if you have a complaint' which explains the steps we follow when someone reports a problem.

If you're still not satisfied when we've finished our complaints procedure, you can take your complaint to the Financial Ombudsman Service. For more information about the Ombudsman Service, visit their website:

financial-ombudsman.org.uk

Your savings are protected

Since 1884, we've been a strong, reliable and stable organisation to save with.

And we're covered by the Financial Services Compensation Scheme (FSCS). This means your savings are protected by the Government-backed scheme up to the current maximum of £75,000 per person.

Ask us for more information or visit the FSCS website: **fscs.org.uk**



Coventry Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority www.fca.org.uk and the Prudential Regulation Authority (firm reference number 150892). The Financial Conduct Authority requires us, the Coventry, to give you this important information to help you decide whether our Junior Cash ISA is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

The information in this leaflet is provided for your information only and should not be taken as advice. Legally binding terms and conditions can be found in the Specific Terms for Junior Cash ISA and our General Investment Terms and Conditions. For more information, speak to our specialists at any branch or by telephone.

Our Customer Service Centre is open Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm. Calls to 0800 numbers are free when made from the UK. You may be charged for calls to all other numbers, please contact your service provider for further details. We may monitor, record, store and use telephone calls to help improve our service and as a record of our conversation.

Information correct at time of going to print (December 2015).

Get in touch



At a branch

For details of our opening hours, visit thecoventry.co.uk/branch-finder



Online

Visit us at thecoventry.co.uk



By phone

Call us on 0800 121 8899



By post

Write to us at Economic House, PO Box 9, High Street, Coventry CV1 5QN



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