

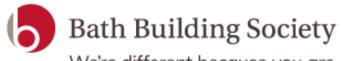
Key Product Summary

Account name		Interest Rate
Instant ISA		3.94 % AER/Gross*
Access to your money	Interest paid	Interest earned on balances of
Anytime, without penalty	31 st December	£1+
Age requirement	Type of rate	Maximum deposit
16+	Variable	£20,000 in the tax year
Restrictions		
Live, work or study in Bath Existing customer for the last 12 months		

Is this the right product for you?

*AER stands for **Annual Equivalent Rate** and shows what the interest rate would be if interest was paid and compounded once each year. The **gross rate** is the interest rate payable before tax.





We're different because you are

Key Product Information Instant ISA

	Balance	Interest earned	
What is the interest rate?	£1+	3.94% AER/Gross*, per annum	
		We calculate the interest daily and pay it annually on 31st December. Interest will be added to your account.	
	interest rate would be if ir	*AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once each year. The gross rate is the interest rate payable before tax.	
Can Bath Building Society change the interest rate?	The interest rate is variab time.	The interest rate is variable , so it can go up or down at any time.	
		For more details about why we might change the rate, you should read your Savings Terms & Conditions .	
What would the estimated balance be after 12 months based on a £1,000 deposit?	£1,039.40		
	in, all interest was paid bo	This would be the balance after 12 months if £1,000 was paid in, all interest was paid back into the account, there was no change to the interest rate and no money was taken out or paid in.	
	into your ISA, you subscril	ISA means Individual Savings Account . When you pay money into your ISA, you subscribe to your ISA. Your payments are called subscriptions . As it is tax free , you get to keep all your interest.	
		This is just an example to help you compare accounts. It does not take into account what you may do with the money in your account.	
How do I open and manage my account?	account, or be a Crown Er also open this account if y	You must be a UK resident for tax purposes to open this account, or be a Crown Employee serving overseas. You can also open this account if you are in a marriage or civil partnership with a Crown Employee. You can open it with as little as £1.	

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration No. 206026. Telephone calls may be recorded to help the Society maintain high standards of service.



This account can **only** be opened by you. You cannot have a joint account.

You can only have **one** of these accounts.

This is a **Cash ISA**. You can only **subscribe** up to the maximum ISA allowance each tax year. The overall ISA allowance for 2023/2024 is **£20,000**.

Your **subscriptions** can be split between **Cash ISAs** and **Stocks and Shares ISAs** up to the overall ISA allowance. We do not offer Stocks and Shares ISAs.

You cannot transfer your Cash ISA into this account.

You can open an account on our **website**, using our **Mobile App**, or by visiting one of our **Branches** in Bath.

You can manage the accounts you hold with us through **Bath Online**, or by using our **Mobile App**. You can register for **Bath Online** on our website, and you can register for the **Mobile App** on your smartphone.

This is an **instant access** account. You can take out money whenever you wish in a **Branch**, up to a maximum of £500 without telling us first. If you tell us first, you can withdraw up to £2,000 the next day.

You can withdraw by cheque from our **Branches**. There is no limit to how much you can withdraw.

You can also ask us to make a faster payment to your nominated account. This can be done on **Bath Online**, through the **Mobile App**, or in a **Branch**.

You can only have **one nominated account**. You should choose the best account for your money to be paid in to.

This is **not a flexible ISA**. If you take money out of your account, it does not change the subscription limit. For example, if you put £2,000 in this account and take out \pounds 1,000, you can only put in another £18,000.

You can transfer previous tax year **subscriptions** to another ISA provider. After you speak to your new ISA provider, they will let us know so we can make the transfer.

We do not give passbooks for accounts opened through Bath Online or the Mobile App. You can let us know if you would like a passbook by contacting our **Customer Support department.**

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Can I withdraw

money?



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You must show us that you live, work or study in Bath to open this account. If not, you must have been a mortgage or savings customer for at least the last 12 months. This account allows for Additional Permitted Subscriptions (APS). This means that if a customer with an ISA dies, their
spouse or civil partner can apply to use their allowance. You can find out more by talking to our Customer Support Department.
This account is protected by the Financial Services Compensation Scheme (FSCS). You should read your FSCS Information and Exclusions sheet for more information about how your money is protected.
This account is a savings account , which means it is meant to be used to help you save money for when you need it. It is not intended for making day-to-day transactions.
You should read your Savings Terms & Conditions to fully understand how your account works.
We can close an account at any time if you don't use the account as intended, or if you act inappropriately, such as abusive behaviour.

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Email: savings@bibs.co.uk Live Chat: www.bathbuildingsociety.co.uk **Call:** 01225 423271 Head Office: 15 Queen Square, Bath BA1 2HN



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