

Terms and Conditions

Junior Cash ISA



Savings

TESCO Bank

Your agreement with us is made up of the following:

1. **This document** – it explains how the account operates.
2. **The Welcome letter** – it outlines the account number and sort code which will operate on the account.
3. **The Key Features Document/Summary Box** – it outlines the interest rates which will operate on the account.

Once the account is open, we'll also give you some more information to help you get the most out of the account.

If you use Online Banking or the Mobile App, you'll need to sign up for the separate terms and conditions for those services.

Your right to cancel:

If you change your mind and no longer wish to open this account, you can cancel the account within 30 days of the date on the welcome letter. You can also transfer the account to another provider any time after that by contacting us on **0345 678 5678*** or by downloading a Transfer Authority Form from Online Banking.

Keeping the Registered Contact in control:

We've designed the Tesco Bank Junior Cash ISA to keep the Registered Contact in control:

- **If things go wrong** – we're here to help. You're protected against fraudulent transactions and we'll sort things out as soon as we can. For more information please see the 'Refunds' section.
- **Banking your way** – we'll help the Registered Contact manage the money wherever they want to – online, by mobile or by telephone.

*This number may be included as part of any inclusive call minutes provided by your phone operator.

About the account

What is a Junior Cash ISA?

A Junior Cash ISA is a savings account for children up to the age of 18, which allows interest to be earned tax-free on money saved for the child.

Money paid into a Junior Cash ISA cannot be withdrawn until the child turns 18. The money in the account belongs to the child.

When money is paid into a Junior Cash ISA this is known as making a '**subscription**'. Subscriptions can only be made up to a maximum limit each year. This is known as the '**annual allowance**'.

Who can hold a Junior Cash ISA?

A child can have a Junior Cash ISA if they:

- are under 18;
- do not have a Child Trust Fund (unless the Child Trust Fund is being transferred into the Tesco Bank Junior Cash ISA on opening); and
- are resident in the UK, or are a UK Crown servant, a dependent of a UK Crown servant or married to or in a civil partnership with a Crown servant. For more information about this, please contact Her Majesty's Revenue and Customs (HMRC).

The Registered Contact

If the child is under 16, the account must be managed by someone who has parental responsibility for the child. The person who manages the account is known as the **'Registered Contact'**. This is the person we will contact about the account and who will be able to manage the account using Online Banking, Mobile App and Telephone Banking.

At 16, the child can choose to manage the account instead and become the Registered Contact. There can only be one Registered Contact at any one time. This means that if the child chooses to become the Registered Contact, we will not be able to discuss the account with the previous Registered Contact.

Where we hold a mobile telephone number or an email address for the Registered Contact, we may contact the Registered Contact electronically (e.g. by text, email or in-app messaging) in relation to servicing updates on the account. Where we do not hold these details for the Registered Contact, we will either write or telephone them with servicing updates on the account. This means that the Registered Contact may only get an email or a text from us, and not receive a letter in the post. We'll never contact the Registered Contact asking them to share security details. For security purposes, we may no longer communicate with the Registered Contact if we have reason to believe they have moved, or if we think that their contact details may be out-of-date.

You should note that some methods we use, such as email or text, can't be guaranteed to be completely secure. As texts and emails can be intercepted, we will keep confidential information to a minimum and you should never send us any confidential information via text or email.

The Registered Contact must keep us informed of any changes of address if either they or the child move.

The Registered Contact must tell us if their name or contact details change. If they don't, we'll continue to use the details last given to us, and we won't be responsible if we can't contact the Registered Contact or if we send confidential information using out-of-date contact details. For your security, we may block access to the account if we're unable to contact the Registered Contact.

For your security, we may no longer communicate with the Registered Contact if we have reason to believe they have moved or we reasonably believe that the account is no longer in use.

Who can be the Registered Contact?

The Registered Contact must:

- have parental responsibility for the child or, if the child is over 16, the child can be the Registered Contact. If the child is not the Registered Contact, the Registered Contact must be over 18 years old;
 - complete a Junior Cash ISA Declaration, confirming that the details they have provided in relation to the Junior Cash ISA are correct; and
 - confirm that the child does not have an existing Junior Cash ISA which money has been paid in to, unless all of the money saved into an existing Junior Cash ISA is going to be transferred to the Tesco Bank Junior Cash ISA (please see the 'Transferring a Junior ISA' section below).
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Who can have parental responsibility for the Child?

The following people can have parental responsibility for the child:

- the child's natural parent;
 - a person who has legally adopted the child; or
 - a person who has been granted parental responsibility for the child by the Courts.
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How will you provide the Registered Contact information about the account?

Account communications, such as statements may no longer be sent to the Registered Contact by post if they've opted to go paperless on the account. Instead, the Registered Contact will be able to view these electronically. If the Registered Contact receives paperless statements, we may notify them of changes to the terms and conditions by email.

We'll let the Registered Contact know (by text or email) when a document is available for viewing. We can't guarantee that messages or emails will get through, so the Registered Contact should check Online Banking regularly.

The Registered Contact can change their paperless preferences by logging into Online Banking or by contacting us.

We may still send the Registered Contact correspondence by post if we think that it's important or necessary, or we think that the Registered Contact's details may be out-of-date.

We will never email the Registered Contact asking for confidential or personal information. Please do not respond to any emails that appear to be from Tesco Bank asking for your security details. If you think you've received a fraudulent email, please forward it to phishing@tescobank.com and we'll investigate this further. Visit our Security and Fraud Centre at [tescobank.com](https://www.tescobank.com) under the 'Help' section to find out more information on staying safe online.

Paying money into a Junior Cash ISA

How much can be paid to a Junior Cash ISA?	<p>HMRC sets an annual Junior ISA subscription allowance each tax year (6 April to the following 5 April).</p> <p>This is the total amount that can be saved altogether into a Junior Cash ISA and Junior Stocks and Shares ISA tax-free in the tax year.</p> <p>The current allowance is detailed in our Key Features Document/Summary Box and in the Welcome letter. The allowance can also be checked at any time by logging into Online Banking or the Mobile App.</p>
Who can send money to a Junior Cash ISA?	<p>Anyone can send money to a Junior Cash ISA, whether they are resident in the UK or not. Once money is paid into a Junior Cash ISA, the money belongs to the child.</p>
Can money be withdrawn from a Junior Cash ISA?	<p>No, apart from the right to cancel (please see the 'Cancellation' section for further information), money cannot be taken out of the account until the child turns 18. It is, however, possible to transfer a Junior Cash ISA to a Junior ISA with another provider (please see the 'Transferring a Junior ISA' section for further information).</p> <p>In exceptional circumstances withdrawals may be allowed, for example, where the child is diagnosed with a terminal illness. We need permission from HMRC to do this. For more information about this please contact us.</p>

Cancellation

Can the account be cancelled?	<p>Yes. The account can be cancelled by the Registered Contact at any time up to 30 days from the day the Registered Contact receives their Welcome letter. If the Registered Contact wants to cancel during this time, they must contact us to let us know. When this happens we'll return the money already paid back to where it came from. When we do this we will also return any interest earned up until that point. We will not deduct tax from this interest unless we are required to do so by law. Please note that you may be liable to tax on the interest you have earned. Please contact HMRC if you need further information about tax or tax exemptions.</p> <p>If the Registered Contact cancels the account, we will treat this as if the account had never been opened and any money paid in up until the Registered Contact tell us they want to cancel will not count towards the child's annual Junior Cash ISA allowance. This means that a new Junior Cash ISA could be opened for the child in the same tax year subject to HMRC restrictions.</p>
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Interest

How is interest calculated?

The account will earn interest at our standard Junior Cash ISA interest rate (which is variable).

The interest rate which applies to the account will be confirmed in the Key Features Document/Summary Box.

We will pay interest into the account either monthly or annually depending on the options available at the time the account is opened. We will confirm to the Registered Contact when interest will be paid in the Key Features Document/Summary Box.

Interest will be earned at a daily rate. We will calculate interest based on the money in the account at the end of each day. If interest is paid annually, at the end of the year we will add up the interest from each day over the year and then pay the total into the account. We will pay interest on the anniversary of the account opening. This means if the account was opened on the 2nd April we will pay interest on the 2nd April the next year and so on depending on how long the account is open.

If interest is paid monthly, at the end of the month we will add up the interest from each day over the month and pay the total into the account. We will pay interest a month after the account was opened except if the account was opened on a date that does not take place in each calendar month, in which case we will pay interest the next calendar day. For example if the account was opened on the 3rd April then we will pay interest on the 3rd of each month but if the account was opened on the 31st January we will pay interest on the 1st March.

The Registered Contact can also find out how much interest the account is earning by contacting us or by checking our interest rates by logging into Online Banking or by using the Mobile App.

What do I need to know about bonus interest?

We may from time to time pay bonus interest.

If we do offer to pay bonus interest on the account, we will tell the Registered Contact in advance about the terms applicable to that bonus interest, including the application date, how this will be calculated and the length of time for which the bonus Interest will apply (also known as the Bonus Period).

We will write to the Registered Contact in advance to let them know when the current Bonus Period is coming to an end.

We'll never change a bonus rate during a bonus period, but please remember that the standard Junior Cash ISA interest rate is variable and may change from time to time, which means that the overall interest received during a Bonus Period may change.

Can you change the interest rate?

The account is a variable interest rate account and we may change the interest rate which applies to the account at any time. If we are going to decrease the interest rate on the account we'll always contact the Registered Contact in advance and let them know. The reasons which may lead us to decrease interest rates include where there is a change (or where we reasonably expect a change):

- in the costs we incur in providing services to our customers;
- in the Bank of England base rate;
- in the market conditions which affect interest rates; or
- in law, regulatory or industry code requirements.

These are just examples and we may make changes for other reasons.

If the Registered Contact is unhappy with the new interest rate, they may choose to close the account by transferring the money in the Junior Cash ISA to a Junior ISA with another provider.

If the Registered Contact doesn't tell us that they want to close the account before the date of the decrease, we'll assume that they want to keep the account open and the interest rate on the account will be decreased.

When the interest rate increases, our new rate will be shown in Online Banking and the Mobile App. We may also contact the Registered Contact to let them know.

The Registered Contact can also find out how much interest the funds in the account are earning at any time by logging into Online Banking, Mobile App or by contacting us.

Payments into the account

How can money be sent to the account? Money can be sent to the account in the following ways:

Payment Source	Description
Standing Order	The Registered Contact can make regular payments by setting up a Standing Order from another UK bank account in your name. The Registered Contact would need to arrange this directly with the other bank. You'll need the Tesco Bank sort code and account number to do this.
Internal transfer from another Tesco Bank account	The Registered Contact can send money from another account you have with Tesco Bank using our Online Banking, Telephone Banking or Mobile App services. You'll need the Tesco Bank security details and sort code and account number to do this.
Transfer money from another non-Tesco Bank account in the UK	The Registered Contact can send us money from another UK bank account not held with Tesco Bank (for example your current account with another bank). The Registered Contact would need to arrange this directly with the other bank. You'll need the Tesco Bank sort code and account number to do this.
Cheques	Cheques can be posted to us. Please see the 'Contacting us' section at the end of this document. Only cheques made payable to the account holder (i.e. the child and not the Registered Contact) will be accepted.
Transfer from another Junior ISA	Money can be transferred from another Junior ISA using the ISA transfer process.

The account is a savings account and wages, salary, benefits or pension payments should not be paid directly into it.

The account does not accept payments which are not made in UK pounds or money paid in from non-UK bank accounts. Any money which is not in UK pounds or sent from a non-UK bank account will automatically be returned to where it came from.

How long will it take for money to appear in the account?

Payment Source	The money will appear in the account	Interest will be earned
Standing Orders	As soon as we receive it.	From the day we receive the money.
Moving money from another bank account	As soon as we receive it.	From the day we receive the money.
Moving money internally from another Tesco Bank account	Within 2 hours.	From the day we receive the money.
Cheque	If we receive and process the cheque on a Business Day, the money will be available to spend and will start earning interest before midnight on the next Business Day.	

A Business Day is any day from Monday to Friday which is not a bank holiday in England and Wales.

Transferring a Junior ISA

Although money cannot be withdrawn from a Junior Cash ISA until the child turns 18, it is possible to transfer the money held in a Junior Cash ISA to a different provider. A child cannot hold more than one Junior Cash ISA and one Junior Stocks and Shares ISA at any one time.

The following can be transferred:

- all but not part of the funds saved in an existing Junior Cash ISA can be transferred to a new Junior Cash ISA;
- all or part of the funds in a Junior Cash ISA saved in a previous tax year can be transferred to a Junior Stocks and Shares ISA; or
- if all of the money held in a Junior Cash ISA is transferred into a Junior Stocks and Shares ISA a new Junior Cash ISA can be opened.

Anyone over the age of 16 can open an adult ISA, so it is possible for a child between the ages of 16 and 18 to have both a Junior ISA and adult ISA at the same time. However, it is not possible under HMRC Rules to transfer money between a Junior ISA and adult ISA.

Please note that it is not possible for a child to hold a Tesco Bank Junior Cash ISA and Tesco Bank adult Cash ISA at the same time.

Can money be transferred into the account from another Junior ISA?

Yes, money can be transferred into the account from an existing Junior ISA when the account is opened. A Transfer Authority form will need to be completed by the Registered Contact. Once we receive the completed form, we will contact the existing Junior ISA provider within 5 Business Days. The transfer should be completed within 15 Business Days of us receiving the completed form (Stocks and Shares Junior ISA may take up to 30 days). We'll start paying interest after we receive funds from the existing Junior ISA provider or 16 Business Days after receipt of the completed form, whichever is earlier.

Can money be transferred out of the account to another Junior ISA?

To transfer money to another Junior ISA provider, the Registered Contact will need to ask the new provider to arrange this. They will contact us and we will ensure the money is transferred to the new Junior ISA provider within 5 Business Days of receiving their request.

The child's 16th birthday

What happens when the child reaches 16?

Shortly before the child's 16th birthday, we'll write to the Registered Contact and the child. The child will be asked if they would like to become the Registered Contact and operate the account themselves or if they would like the existing Registered Contact to continue to operate the account until the child's 18th birthday.

If the child chooses to become the Registered Contact at this point, they will need to let us know by contacting us. The child can become the Registered Contact without the existing Registered Contact's permission. Once the child becomes the Registered Contact, we will no longer write to the previous Registered Contact and they will not be able to manage the account.

We'll ask the child to do the following before they can become the Registered Contact:

- provide us with certain details to allow us to confirm the child's identity;
 - complete a Junior Cash ISA Declaration; and
 - set up Telephone Banking security details.
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The child's 18th birthday

What happens when the child reaches 18?

We'll write to the child shortly before their 18th birthday to let them know the options available to them once they turn 18.

Once the child turns 18:

- if the child has not become the Registered Contact on the account before they reach 18, they will have to provide us with certain details to allow us to confirm their identity together with details of another bank account they hold before they can access the money in the account.
 - once the child becomes the Registered Contact we will no longer write to the previous Registered Contact and they will not be able to manage the account.
 - if the child chooses to close the account, all of the funds must be withdrawn or transferred in one single amount – multiple withdrawals cannot be made.
 - if the child doesn't let us know what they would like to do with the funds, the account will remain tax-free.
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Other important information about Junior ISAs

What will happen to the Junior Cash ISA if the child moves out of the UK?

Subscriptions can continue to be made to the account and interest earned will remain tax-free. Money will still not be able to be withdrawn from the account until the child reaches the age of 18.

What happens if the annual subscription allowance is exceeded?

We will refund the subscription which has caused the annual allowance to be exceeded to where it came from and then contact the Registered Contact to let them know that we have done this. Please note, we will only know if the annual allowance on the Junior ISA with Tesco Bank has been reached, not on any other Junior Stocks and Shares ISA account held with another provider.

What happens if HMRC find an issue with the account?

HMRC has very strict rules in relation to Junior ISA accounts. We must report certain information about the account to HMRC. If HMRC find an issue with the account, they will tell us what course of action must be taken to correct the issue. This may include closing the account.

If an issue cannot be corrected, HMRC may tell us to close the account. We will always contact the Registered Contact to let them know what action must be taken. We will also notify the Registered Contact if for any reason the Junior Cash ISA has or will become void because of a failure to satisfy the Junior ISA Regulations. If we can't contact the Registered Contact before we take action we will notify them about this immediately afterwards.

Can any rights in relation to the Junior Cash ISA be transferred to any other person?

No

Can the Junior Cash ISA be used as security for a loan?

No

Statements

When will you provide me with statements?

We will provide the Registered Contact with a statement free of charge each month where they've had any activity on the account excluding credit interest. We'll also provide the Registered Contact with an annual statement once per year on the anniversary of the account opening. If the Registered Contact has opted to go paperless on the account, we'll contact them by email or text to let the Registered Contact know that the statement is ready to view electronically.

The account balance can be viewed at any time by logging into Online Banking, the Mobile App or by contacting us. Account statements can also be downloaded by logging into Online Banking.

Powers of Attorney

Can the Registered Contact grant a Power of Attorney over the account to allow someone else to operate the account on their behalf?

A Power of Attorney can only be granted over the account, if the child is over 16 and is the Registered Contact for the account. If the Registered Contact cannot operate the account, someone else with parental responsibility will need to become the new Registered Contact.

Managing the account

How can the account be managed?

The account can be managed by the Registered Contact online, by telephone or by mobile by registering for Online Banking and our Mobile App.

Opening the account

During our account opening process we must take steps to confirm the Registered Contact's identity. If we do not receive the information we request within 30 days we'll return the money in the account to where it came from and close the account. We'll also return any interest earned up until that point but will deduct tax from this first. When we close the account in these circumstances we'll treat this as if the account was never opened. This means the child would still have their full Cash ISA allowance for the current tax year subject to HMRC restrictions.

Closing the account

Can the account be closed?

The account can only be closed where:

- the child reaches 18;
- all funds in the account have been transferred to another Junior ISA;
- the child is diagnosed with a terminal illness, or dies; or
- the Registered Contact fails anti-money laundering or identity checks in the first 30 days from account opening. When this happens we'll return the funds to where they came from.

The account will be closed if HMRC tell us to close the account (see the 'What happens if HMRC find an issue with the account?' section).

Protecting the account

What must be done to keep the account secure?

The Registered Contact must:

- keep their Tesco Bank security details secret; and
- keep all receipts and transaction records secure. If you wish to dispose of them, you should do so in a way that ensures they cannot be read, such as shredding.

The Registered Contact must not:

- write down or record their Tesco Bank security details in a way which could be easily understood or recognised by someone else; or
- let anyone else know or use their Tesco Bank security details.

If you do not keep your account secure you may be liable for transactions which you did not authorise.

What if the Registered Contact thinks someone else knows their security details?

The Registered Contact must contact us immediately to let us know and change the security details.

For security reasons

In order to protect the account we can block access to it over the Telephone, Online Banking or Mobile App service. We may also hold or refuse to act on a payment instruction in order to protect the account. We'll only do this if we think it's reasonably necessary because:

- we believe the Online Banking, Mobile App or Telephone Banking security details may have been compromised;
- there's suspected fraudulent or unauthorised use of the security details;
- we believe the account is no longer in use; or
- we have been unable to contact the Registered Contact.

Changing the Terms and Conditions

Can you change the terms and conditions?

Yes. We will always act reasonably when we do this. The terms and conditions will only be changed for any of the following reasons:

- where we believe that the change would make the terms easier to understand or fairer to the child;
- we are making changes to the way we look after the account as a result of changes in the banking or financial system, technology, or the systems we use to run our banking business, or as a result of changes in law, industry codes, the decision of an Ombudsman or any other regulatory requirement (or where we expect that there will be a change of this type);
- to respond proportionately to changes in the costs we reasonably incur in providing the account (including funding costs);
- to respond proportionately to a change in the Bank of England base rate or any other public-listed market rate;
- to introduce new services to the account; or
- to reflect good banking practice.

If the change is to the child's disadvantage we will tell the Registered Contact using any of the contact details (including email address) they have given at least 30 days before we make the change. If the Registered Contact is not happy with the change, they may transfer the account to another provider using the ISA transfer process, if they tell us within 60 days of us telling the Registered Contact about the change. If the change is not to the child's disadvantage we will tell the Registered Contact using any of the contact details (including email address) they have given us not more than 30 days after we have made the change.

Other information

- We will not be liable if we break these terms and conditions due (directly or indirectly) to:
 - Abnormal and unforeseen circumstances outside our control, the consequences of which would have been unavoidable – this may include the failure of any machine, data processing system or transmission link or delays and failures due to industrial action; or
 - Our obligations under UK law.
- We will not be liable to you:
 - For any loss of business, loss of goodwill, loss of opportunity or loss of profit in any circumstances; or
 - Any loss to you we could not have reasonably anticipated when you gave us the instruction.
- If the child's address is in Scotland, Scots law applies to these terms and conditions and disputes between us will be referred to the Scottish courts. If the child's address is elsewhere, English law will apply and disputes will be referred to the courts in the country the child lives in (England, Wales or Northern Ireland).

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- We will communicate in English and the Registered Contact can ask for a copy of these terms and conditions at any time.
 - We are required to provide details of all our ISA customers to HMRC. If the child is, or becomes non resident in the UK, HMRC may have to share this information with the tax authorities in the child's country of residence.
 - We are the ISA Manager and the ISA Provider in relation to the account. We may transfer all or some of our rights and duties as ISA Manager and/or ISA Manager or ISA Provider under these terms and conditions to another company in the future (this is sometimes called an assignment or assignment). We'll only do this where we are satisfied that they are competent to carry out the duties transferred and will treat our customers to the same standard as we have.
 - Tesco Bank is a trading name of Tesco Personal Finance plc, registered in Scotland No. SC173199, Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ.
 - Tesco Personal Finance plc (trading as Tesco Bank) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registration number is 186022. You can check this on the Financial Services Register by visiting the website fca.org.uk/firms/systems-reporting/register or by contacting the PRA on 0207 601 4878.
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How to make a complaint

Obviously, we hope you never have to make a complaint. If you do, we promise we'll try to resolve it as quickly as we can. You can raise a complaint via our online form on tescobank.com/complaints, where you can also find information on our complaint handling process.

Alternatively call us on **0345 678 5678** or write to us at **Tesco Bank, PO Box 27010, Glasgow, G2 2DR**.

If you're not happy with our response to your complaint, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). You can find out more about the FOS by writing to them at **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR** or by telephoning on **0800 023 4567**. Details are also available from their website, financial-ombudsman.org.uk

Financial Services Compensation Scheme

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

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be twice the current FSCS limit for deposits. The FSCS limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us or refer to the FSCS website FSCS.org.uk or call the FSCS on **020 7741 4100** or **0800 678 1100**. Please note only compensation related queries should be directed to the FSCS.

Contacting us

What do I do if I have a query?

You will find useful information about the account at [tescobank.com](https://www.tescobank.com) or by logging into Online Banking.

Can I speak to you on the telephone?

- You can speak to us about the account by calling us on **0345 678 5678***.
- For help with Online Banking or the Mobile App please contact **0345 300 3511***.
- You'll need your Tesco Bank security details to speak to us – these are the details known only to you that you set up when you opened the account. You'll need to use these so we know it's you that we are speaking to.
- Lines are open Monday – Friday 8am to 10pm and Saturday – Sunday 9am to 5pm and all telephone calls may be recorded for training and security purposes.
- For customers who are hard of hearing or have speech difficulties we can be contacted using our Textphone service on **0345 671 0672*** or you can request TypeTalk on **18001 0345 678 5678***.

How do I write to you?

You can write to us at:

Tesco Bank Savings Operations
PO Box 27017
Broadway One
Glasgow
G2 9FH

We do not accept deposits of cheques or cash at this address.
Please send cheques to:

Freepost TESCO BANK, 4943

*This number may be included as part of any inclusive call minutes provided by your phone operator.

For Braille, large print or audio format information about Tesco Bank Savings Accounts, please contact us.

For your protection, telephone calls will be recorded and may be monitored.

Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For your protection, telephone calls will be recorded and monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

 **Please recycle me**