

# EASY ACCESS CASH INDIVIDUAL SAVINGS ACCOUNT (ISA)

## keyfacts<sup>®</sup>

The Financial Conduct Authority is a financial services regulator. It requires OakNorth to give you this important information to help you decide whether our Easy Access Cash ISAs are right for you. You should read this document carefully, together with the General Terms & Conditions and Product Terms & Conditions for Cash ISAs, so you understand what you are buying, and then keep it safe for future reference.

Account name	Easy Access Cash ISA								
What is the interest rate?	<table border="1"> <thead> <tr> <th>Product</th> <th>Gross rate (%)</th> <th>AER (%)</th> </tr> </thead> <tbody> <tr> <td>Easy Access Cash ISA (Monthly Interest) - Issue 54</td> <td>2.72</td> <td>2.75</td> </tr> </tbody> </table> <p>Your account will start accruing interest once we've received and processed your first deposit. This usually happens the same business day, but no later than the next.</p> <p>Interest is calculated on the minimum daily balance and applied monthly.</p> <p>If you make a withdrawal, interest will be calculated on the full amount up to – but not including – the withdrawal date.</p> <p>You can find the interest rates for all issues of our accounts on our <a href="#">website</a>.</p>			Product	Gross rate (%)	AER (%)	Easy Access Cash ISA (Monthly Interest) - Issue 54	2.72	2.75
Product	Gross rate (%)	AER (%)							
Easy Access Cash ISA (Monthly Interest) - Issue 54	2.72	2.75							
Can OakNorth change the interest rate?	<p>Yes. Interest rates are variable and can be increased or decreased at any time at our discretion, as outlined in the <a href="#">Terms and Conditions</a>.</p> <p>If we increase the interest rate on your savings account, we'll email you as soon as we can and in any event within 30 calendar days of the change taking effect. If we decrease it, we'll notify you at least 14 days in advance.</p>								
What would the estimated balance be after 12 months deposit based on a £1,000 deposit?	<table border="1"> <thead> <tr> <th>Initial deposit at account opening</th> <th>Balance after 12 months*</th> </tr> </thead> <tbody> <tr> <td>£1,000.00</td> <td>£1,027.50</td> </tr> </tbody> </table> <p>This example is for illustrative purposes only. It assumes no further deposits or withdrawals, that interest is accrued daily and applied monthly, that the rate doesn't change and that any interest earned stays in the account. It doesn't take individual circumstances into account.</p>			Initial deposit at account opening	Balance after 12 months*	£1,000.00	£1,027.50		
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How do I open and manage my account?	<p>You must be a UK resident aged 18+ with a personal UK bank or building society account. Apply via our website or app. If you're transferring from another ISA provider, you'll need to apply on our website.</p> <p>The minimum deposit to open the account is £1. The maximum deposit is the current ISA allowance (£20,000 for 2026/27), as set by HMRC. You can also transfer existing Cash ISAs from other providers – subject to electronic transfer</p>								

	<p>availability. These limits are governed by HMRC rules. The total amount you can hold across all your OakNorth accounts (excluding interest) must not exceed £500,000.</p> <p>Once approved, you'll have 30 calendar days to fund your account via deposit or ISA transfer. After the 30-day window your account will be automatically closed if no funds have been added.</p> <p>There's no restriction on the number of deposits, as long as you stay within the annual ISA allowance. You can also transfer balances from both the current and previous tax years. If you've contributed to a Cash ISA in the current tax year and want to transfer it, you'll need to move the full amount.</p> <p>To manage your account, log in via the OakNorth <a href="#">web platform</a> or app. Alternatively, you can <a href="#">contact us</a> by email or phone.</p>
<p>Can I withdraw money?</p>	<p>Yes. There's no fixed term and no limit on the number of withdrawals. Withdrawals are processed the next business day or within two business days if requested on a non-business day.</p> <p>You can also transfer your ISA to another provider by contacting them to initiate the request.</p> <p>Withdrawals can be made via the OakNorth web platform or app, or by contacting us via email or phone.</p> <p>If your balance remains at £0 for six months, we may close your account. You'll be notified at least six weeks in advance.</p> <p>This is not a flexible ISA – withdrawn funds cannot be replaced without counting towards your annual ISA allowance.</p>
<p>Additional information</p>	<p>Interest is paid gross, with no tax deduction and doesn't count toward your Personal Savings Allowance. This is based on current tax laws, which may change.</p> <p>The Annual Equivalent Rate (AER) shows the interest rate if paid and compounded annually.</p> <p>This Summary Box highlights key product features. It's not a substitute for our full <a href="#">Terms and Conditions</a>.</p>