

Personal Savings

JUNIOR CASH ISA

Bubble - Terms and Conditions

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Junior Cash ISA, Bubble Promotion: Terms & Conditions

1. The Bubble Promotion

- A. OakNorth Bank plc ("**OakNorth**", "**we**", "**us**") offers a junior cash individual savings account product (the "**JCISA**").
- B. Tribo Technologies Ltd ("**Bubble**") is a platform that connects its users with childcare providers.
- C. Bubble is offering Eligible Customers (as defined in the 'Eligibility' clause below) thirty pounds sterling (£30) credit towards their first booking on the Bubble platform (the "**Bubble Promotion**").
- D. OakNorth will provide Eligible Customer (as defined in the 'Eligibility' clause below) with a single-use, unique code (the "**Code**") at the point of application, to redeem the Bubble Promotion.

2. Eligibility

- A. To be eligible for the Bubble Promotion, individuals must:
 - i. open an OakNorth JCISA in accordance with OakNorth's JCISA terms, during the Promotional Period;
 - ii. make an initial deposit into the JCISA of at least one pound sterling (£1), during the Promotional Period;
 - iii. have no booking history on the Bubble platform prior to redemption of the Code; and
 - iv. not have redeemed a Code against the same OakNorth JCISA, during the Promotional Period.

3. Promotional Period

- A. The Bubble Promotion is bookings paid for and completed on the Bubble platform between 5th October 2026 and 23:59 5 April 2027 (the "**Promotional Period**"), or unless withdrawn earlier by Bubble.
- B. Bubble reserves the right to withdraw, amend, or extend the Bubble Promotion at any time during the Promotional Period, without prior notice. Any unused Bubble Promotion credit expires after this date. If your Bubble booking value is less than the Bubble Promotion credit, the remaining balance will be forfeited. Bubble also reserves the right to void, reverse, or refuse credit at their discretion, including in cases of suspected fraud, misuse, or breach of their terms. Standard Bubble terms of service apply. The Bubble Promotion is provided by Bubble (Tribo Technologies Ltd) and is not a feature of, or linked to the terms of, any OakNorth product.

4. Bubble Platform and Bookings

- A. The credit provided by the Bubble Promotion is provided by Bubble.
- B. When you make a booking on the Bubble platform, your booking is subject to Bubble's terms, not OakNorth's.
- C. OakNorth is not responsible for Bubble's platform, Bubble's terms, the availability, nature, or quality of childcare services, or any aspect of any booking made through Bubble.
- D. Any issues with a booking, carer, or Bubble, should be directed to Bubble's customer support team through Bubble's support channels.
- E. The Bubble Promotion Credit holds no cash value, is non-transferable and cannot be exchanged or redeemed for cash or any other form of payment.

5. No Financial Advice

- A. Nothing in these Terms constitutes financial advice or a personal recommendation.
- B. You should consider whether an JCISA is suitable for the circumstances of your child, and seek independent financial advice if unsure.

6. OakNorth's Right to Amend or Withdraw

- A. OakNorth reserves the right to correct any error in the advertising, administration, or fulfilment of this Bubble Promotion, including where the Code is applied incorrectly due to system error and to take reasonable corrective action.

7. Complaints

- A. If you have a complaint about this Bubble Promotion, contact us via the details on <https://oaknorth.co.uk/complaints/>.
- B. See our Complaints policy for our process and your right to refer unresolved complaints to the Financial Ombudsman Service.

8. Regulatory Information

- A. OakNorth Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 629564). Registered Office: 57 Broadwick Street, London W1F 9QS. Registered in England No. 08595042.



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