KEY PRODUCT INFORMATION/SUMMARY BOX

JUNIOR CASH ISA

keyfacts®

The Financial Conduct Authority (FCA) is a financial services regulator. It requires OakNorth Bank to give you this important information to help you decide whether our Junior Cash ISA is right for your child. You should read this document carefully, together with the General Terms & Conditions and the Specific Terms & Conditions for our Junior Cash ISA, so you understand what you are opening, and keep it safe for future reference.

A Junior Cash ISA is opened and managed by a parent or guardian (the "Registered Contact") on behalf of a child (the "Eligible Child"), who owns the money. In this document, "you" means the Registered Contact, and "your child" means the Eligible Child.

<table>
<tr><th>Account name</th><th>Junior Cash ISA</th></tr>
<tr><td>What is the interest rate?</td><td>
<table>
<tr><th>Product</th><th>Gross rate (%)</th><th>AER (%)</th></tr>
<tr><td>Junior Cash ISA - Issue 4</td><td>3.84</td><td>3.91</td></tr>
</table>
Your child's Junior Cash ISA will start generating interest no later than one business day from when we receive and apply the first deposit to the account. Interest is calculated daily on the end of day balance and paid into the Junior Cash ISA on the first day of every month.
</td></tr>
<tr><td>Can Oaknorth change the interest rate?</td><td>Yes. Interest rates are variable and can be increased or decreased at any time at our discretion, as outlined in the Terms and Conditions.

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.</td></tr>
<tr><td>What would the estimated balance be after 12 months based on a £1,000 deposit?</td><td>
<table>
<tr><th>Initial deposit at account opening</th><th>Balance after 12 months</th></tr>
<tr><td>£1,000.00</td><td>£1,039.10</td></tr>
</table>
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.
</td></tr>
</table>

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Last updated: 20/11/2026
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. 8595042.

How do I open and manage my account?	**Who can open one.** You can open a Junior Cash ISA for your child if you are a UK resident aged 18 or over and have parental responsibility for them. You should have a personal UK bank or building society account to fund the account. The account is opened in the child's name, but only you, as the Registered Contact, can manage it and give us instructions. There can only be one Registered Contact at a time. **Your child** must be aged 14 or under, and a UK resident at the time of opening the account. Your child can hold only one Junior Cash ISA at a time, and cannot hold both a Junior ISA and a Child Trust Fund. If your child has an existing Junior Cash ISA you will need to transfer it from another provider to us in full. Your child cannot hold a Child Trust Fund and a Junior ISA at the same time. **How to apply.** You can apply through our website or the OakNorth mobile app. **Minimum deposit.** The minimum amount required to open and keep the account open is £1. **Funding your account.** You must fund the account within 30 days of opening it, either by transferring an existing Junior Cash ISA in full or by making the minimum deposit of £1. If we do not receive the transfer or deposit within that time, we will close the account and you will need to apply again. After your first payment, you can pay in as often as you like, up to the annual allowance. **How much can be deposited.** The maximum amount that can be deposited as new subscriptions in each tax year is the annual Junior ISA allowance set by HM Revenue & Customs, currently £9,000. Transfers of amounts subscribed in previous tax years do not count towards this allowance. This allowance is shared across your child's Junior Cash ISA and any Junior Stocks and Shares ISA combined and is not a separate limit for each. There's no restriction on the number of deposits, as long as you stay within the annual Junior ISA allowance. **Is there a maximum balance?** No, there is no maximum balance for this account. **Who can pay in.** At the moment, only you (the Registered Contact) can pay in, and only from a personal UK bank or building society account. **Transfers in.** You can transfer an existing Junior Cash ISA to us from another provider. We do not accept transfers from a Junior Stocks and Shares ISA or Child Trust Funds. **Managing the account.** To manage your account, log in via the OakNorth web platform or app. Alternatively, you can contact us by email or phone. **When your child turns 16.** Your child can choose to take over management of the account when they reach 16. If they do not, you will continue to manage it as the Registered Contact until they turn 18.

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Can I withdraw money?	No. Money cannot normally be withdrawn until your child turns 18. Limited exceptions apply if your child is terminally ill or dies; please see the Specific Terms & Conditions for more information. On your child's 18th birthday, the account stops being a Junior Cash ISA and automatically becomes an adult Easy Access Cash ISA. They will be able to continue saving tax-free and withdraw the money. Every payment into a Junior Cash ISA is a gift to your child. The money belongs to your child, and it cannot be repaid, reversed or reclaimed. If you change your mind, you can cancel within 14 days, starting from the day the account is opened and you make your first deposit.
Additional information	This Summary Box highlights the key product features. It is not a substitute for our full Terms and Conditions. Interest is tax-free and does not count towards your child's Personal Savings Allowance. The AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once a year.

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