

T Terms and Conditions



- No Notice and Notice Deposit Accounts
- Capital Millennium Bond
- Short Term Fixed Rate Deposit Account
- Cash ISA





G General Terms & Conditions

Introduction

These Terms and Conditions explain our obligations to you and your obligations to us and they apply to our key savings products and services.

In these Terms and Conditions, unless the context otherwise requires, the following expressions shall have the following meanings:

- "We/us/our" means Julian Hodge Bank Limited.
- "You/your" means the account holder or holders.
- "Terms and Conditions" means these General Terms and Conditions, the Terms and Conditions specific to any product or service and those set out in any product leaflet, application form and interest rate insert supplied.

Eligibility

Applications to open personal savings accounts are accepted from individuals, associations, clubs and non-profit organisations. Applications from businesses are not permitted. The maximum amount that may be held by you in all accounts may not in aggregate exceed £1,000,000 but we may waive this limit at our absolute discretion. Please note accounts can only be opened by UK residents.

Identity

To open an account with us, the Bank will undertake searches as necessary to establish your identity. If we are unable to positively establish your identity from these searches, we will request you to provide us with further proof of your identity and permanent address together with any further information we may require. For this purpose, at least two suitable forms of identification must be provided.

Right to cancel

If within 14 days of us opening a Variable Rate account and/or Fixed Rate Cash ISA you wish to close it, you can choose either:

- For your money to be transferred without notice or charge to another account with us and for its terms and conditions to apply from the date of your deposit in the closed account; or
- For your money together with interest to be returned to you without notice or charges. All funds must be cleared before they can be paid and will attract interest; or
- Transfer your Fixed Rate Cash ISA to another provider.

If you wish to exercise your right to cancel you must write to us before the expiry of the 14 day period at 29 Windsor Place, Cardiff CF10 3BZ.

Interest and charges

We may refer to interest in three ways:

Gross rate: This is the contractual rate of interest payable not taking into account deduction of tax.

Where 'interest' is referred to within these terms and conditions it will be deemed the 'gross rate' unless otherwise specified.

Net Rate: This is the contractual rate of interest from which tax is deemed to have been deducted at the appropriate rate, currently 20%.

AER: AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded each year.

The tax treatment or rate of interest payable depends on the individual circumstances of each customer and may be subject to HM Revenue & Customs change in the future. We normally work out interest on a daily basis on the amount of the cleared balance on each account at the end of each day. We will let you know if interest on your account is calculated in any different way. In the case of a deposit made by cheque, interest is calculated from the third banking day following the day on which the cheque is credited to the account. We normally pay interest or, if applicable, charge interest and fees in arrears, by crediting or debiting your account.

When you open your account, we will give you details of any charges for the day-to-day running of the account you have chosen. If we increase these charges, we will inform you at least 30 days before the increase takes effect. We reserve the right to charge for additional services and to vary interest rates and charges from time to time in accordance with conditions applying to specific accounts. A tariff of our charges for additional services is available on request.

Before we deduct interest or charges for standard account services from your account, we will give you at least 14 days notice of how much we will deduct.

We will deduct tax on interest before we pay it to you unless we can pay interest without deducting tax under current legislation, subject to the receipt from you of any declaration that may be required.



Statements

We will give you statements showing all amounts added to or taken from your account since the previous statement. These will be provided at the frequency appropriate to the type of account. You must check your statement carefully and tell us as soon as possible if it includes anything which appears to you to be wrong or not made in accordance with your instructions. We will correct any entries we make by mistake to your account as soon as possible after you tell us about them or we notice them. We may inform you about variations in interest rates or any Terms and Conditions by including a note with or on a statement.

Contact

We may contact you by post and telephone and electronic message using the latest postal address, telephone number or e-mail address provided by you. Please advise us of any changes in these details as they occur.

You can contact us at the postal address, telephone number and e-mail address shown on your statement or on your cheque book (if applicable), unless we specifically give you a different postal address, telephone number or e-mail address to use for a particular service.

We may record or monitor telephone calls between us so that we can check instructions and to assist us in maintaining or improving our service standards.

Instructions

You can give us instructions either in writing, by telephone or by electronic message unless we tell you that instructions can only be given in a limited way on a particular account or service. Before we can act on instructions given to us by telephone or by electronic message we may agree security procedures with you.

You must take all reasonable precautions to ensure that the security procedures and any codes are kept secret at all times and you must tell us as soon as you can if you think that one of them has become known to someone else. Until you tell us, you will be responsible for any instruction that we receive and act on even if the instruction was not given by you.

We can act on instructions given on a document bearing your original signature(s), or by telephone or by electronic message whether or not they were given by you as long as we have followed the security procedures. If you give us an instruction by telephone or by electronic message, we may ask you to confirm it in writing. We can refuse to act on

any instruction if we have a reasonable belief that the instruction was not given by you, the instruction is not clear, or we believe that by carrying out the instruction we might break a law, regulation, code or other duty which applies to us.

We may apply limits to instructions given by telephone or by electronic message from time to time and we may vary these limits at any time with immediate effect. We will tell you if your transaction exceeds any of the limits applied.

You can only cancel instructions given by telephone or by electronic message if they have not been acted upon and if we are able to cancel your instruction we may make a reasonable charge.

Account transactions

Any cheques paid into your account should be made payable to Julian Hodge Bank Ltd and one or more of the individuals named as account holder(s) and drawn from a personal UK bank account cheque book in the sole or joint name of the account holder(s). Cheques payable to joint parties may not be paid into an account held in a single name.

Standing orders are only accepted into our variable rate accounts; they cannot be made into any fixed rate account. If you wish to set up a standing order, you should contact your own bank and quote the Sort Code: 30-16-27 and your eight digit Julian Hodge Bank account number. Your bank will then be able to send a regular payment on your behalf. If you have a thirteen digit Julian Hodge Bank account number, please ignore the first five digits and quote the last eight to your bank.

The latest time each day that we can process transactions on your account is called the cut-off time. If we receive instructions and credits for an account before the relevant cut-off time on any working day we will process them on that day or on the date specified in your instructions. Instructions and credits received after the cut-off time or for a non working day will be processed on the next working day. The cut-off time is the latest time each day that we can make payments or transfers from an account. The cut-off time is 1.00 p.m. for most purposes but may be earlier or later for certain transactions.

Your statement balance will show credits when we receive them even if they include cheques which are 'not cleared'. To calculate interest we generally treat cheques as cleared when we receive value for them from the relevant bank through the banking system. This normally takes three working days.



However, the bank on which the cheque is drawn can still return the cheque unpaid, e.g. for lack of funds. If it does so, we will write to you and debit your account with the amount of the cheque. Because of this a cheque deposited to a savings account will be available for withdrawal (where withdrawals are allowed) no later than the start of business on the seventh working day from deposit.

Our liability

We will be liable to you for any loss, injury or damage resulting from any failure, delay or error in carrying out your instructions. However, our liability will be the lower of the amount of such loss, injury or damage and the amount of any interest you do not receive or any interest you have to pay as a result of such failure, delay or error.

We will not be liable for any error or delay that may take place in the processing of any transaction or the operation of your account or any losses which may result if the error or delay arises from any circumstances beyond our reasonable control, including delays in the postal system, the failure of any machine and/or industrial disputes.

We will not be liable in any circumstances for any losses which are not direct or which we could not reasonably have foreseen.

Joint account holders

If the account is in more than one name, unless you advise us otherwise, we shall be entitled to accept the signature, instruction or authority of any of you to operate, amend or close the account. You will be together and separately liable to repay any money due to us in respect of the account. This means that all of you are individually responsible for any debt and we can collect the outstanding amount from any one of you. In particular, you should note that this will apply if the joint account holders separate, divorce or suffer from a relationship breakdown. If any of you inform us of a dispute between you, we may treat this as notice of termination of the authority or as authorisation to close the account or as authority to unilaterally change your joint account mandate from 'either to sign' to 'both to sign'.

If all joint account holders are to sign to withdraw or transfer money from the account, you must make this clear to us in writing. We will accept such authority until it is

terminated by law. If one of you wishes to close the account we will write to the other account holder(s) advising them of your intentions and confirming the account balance. We will then close the account. If the account is operated by cheques and cheque guarantee cards, we may ask for the return of all unused cheques issued and all the cards in issue. Until these are returned, any cheque transactions will continue to be deducted from the joint account.

In the event of the death of one of you, the account will continue in the name of the surviving account holder(s). We will require proof of death such as the death certificate. We will then accept the authority of the surviving named account holder(s).

Changes to the Terms and Conditions

We may change any of the Terms and Conditions, including our charges, at any time. Changes will normally be caused by market conditions, changes in the cost of providing a service to you, changes in legal or other requirements affecting us, or any other good reason.

If the change is to your advantage, we may make the change immediately and inform you about it within 30 days.

If the change is neither to your advantage nor disadvantage, we will always give you at least 30 days notice before making the change.

Except for changes in interest rates, if the change is to your disadvantage, we will give you at least 30 days notice before we make the change. At any time up to 60 days from the date of the notice you may, without notice, switch your account or close it without having to pay any extra charges or interest for doing this.

We may change interest rates at any time without prior notice and we will inform you about the change within 30 days of the date from which it applies. The changes will also be available on our website.

We will tell you about any changes by letter, by putting messages on your statements or by including a note with any other communication. If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new terms and conditions or a summary of the changes.



General

We reserve the right at any time, and without notice to:

- Withdraw an account and decline to accept further applications;
- Launch subsequent issues of an account offering different rates of interest;
- Refuse any deposit into an account or decline to open an account at our sole discretion.

All deposits into an account must be in sterling.

Unless there are exceptional circumstances, such as suspected fraud, we will not close your account without giving you at least 30 days notice.

A withdrawal is any transfer/payment or movement out of funds, including any deposit of capital and any interest paid into an account, unless the interest has been set up to be paid away automatically when it is applied to the account.

Withdrawals or any other payment out of your account will not be permitted against uncleared funds.

At any one time, an account may have a maximum of three active notices of withdrawal. We may, (except with ISAs) without notice to you, use credit balances on your account to reduce or repay any debit balances on any account you hold with us, either in your own name or jointly with anyone else, where the amount on such account has become immediately repayable. We will tell you if we do this.

We shall not be bound to recognise the interest or claim of any person other than the account holder in respect of money held in the account nor shall we be liable in any way for failing to recognise such interest or claim except as required by law.

Each clause in these Terms and Conditions is separate from all other clauses, so if one clause is found to be invalid it will not affect the validity of any of the others.

These Terms and Conditions are governed by the law in England and Wales. Any banking terms and conditions implied by law will also apply to our relationship with you.

Customer Service and Protection

We aim to provide a high quality service to you at all times. Unfortunately, mistakes do sometimes occur, but when this happens we shall do our best to resolve any problems or misunderstandings which may arise. Should you need to refer a matter of complaint to us, please contact our help desk or write to us at: Julian Hodge Bank, 29 Windsor Place, Cardiff, CF10 3BZ.

A copy of our Complaints Procedure leaflet is available on request or will be sent to you when appropriate.

Disputes that we cannot resolve may be referred to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR; Telephone 0845 080 1800; www.financialombudsman.org.uk. We will remind you of this service should the need arise and send you a copy of their leaflet when appropriate.

The Financial Services Authority's Banking: Conduct of Business Sourcebook sets out standards of good practice when dealing with retail customers. Full details are available from The Financial Services Authority; Helpline No. 0300 500 5000; www.moneymadeclear.fsa.gov.uk. 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. Most depositors – including most individuals and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000.00. 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 £85,000.00 each (making a total of £170,000.00). The £85,000.00 limit relates to the **combined** amount in all eligible depositor's accounts with the bank, including their share of any joint account, and not each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim), please contact our Customer Services Team on 029 2022 0800, refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100.



Account Terms & Conditions

1. No Notice and Notice Deposit Accounts

Terms and Conditions

These Terms and Conditions must be read in conjunction with the General Terms and Conditions which apply to all personal savings accounts.

Interest

Interest is calculated daily on cleared credit balances, up to and including the day before withdrawal or closure, or until the actual date of transfer to another account with us. In the case of a deposit made by cheque, interest is calculated from the third banking day on which the cheque is credited to the account. The interest rate is variable.

You may choose to have your interest paid annually or monthly. If a preference is not indicated on the Application Form, then interest will be paid annually. Interest may be credited to your account or to your bank account from which the monies originated, subject to the Terms and Conditions applying to the receiving account.

If you choose to have your interest paid annually:

- Interest will be calculated daily and paid in arrears on 31st March, or the first working day thereafter, or up to the day before withdrawal or closure or until the actual date of transfer to another account with us.

If you choose to have your interest paid monthly:

- The gross rate will be at a rate which if added to the account each month would produce a compounded annual rate approximately equivalent to the gross annual rate for interest paid annually.
- Interest will be calculated daily and paid on the last day of the month in which the account is opened and monthly in arrears thereafter, or up to the day before withdrawal or closure, or until the actual date of transfer to another account with us.

Statements

A statement of your account will be sent to you automatically on a quarterly basis. Additional statements may be requested in writing or by telephone at any time, though we may charge for this service.

Withdrawals

Any account must be open for at least the length of the notice period before notice of withdrawal can be accepted. A withdrawal can be made by us sending a cheque by post or by a BACS (Bankers Automated Clearing Services) payment to your personal bank account that the monies originated from. For your protection, we will not accept instructions to make payments to third parties.

You may make withdrawals or transfers from your account by giving us the notice applicable to the account in writing. The notice periods are:

Extra High Interest Deposit Account	3 months
Eight Day Notice Deposit Account	8 days
No Notice Savings Account	None

We must receive full details of any withdrawal or transfer by the end of the notice period. Notice is deemed to have expired at the end of the notice period. Any subsequent withdrawals or transfers and/or any details received after the expiry of the notice period will be subject to a new notice period, as applicable to the type of account held.

Notice of withdrawal will be waived in the event of your death or that of any joint account holder. Proof of death may be required before the account is closed.



2. Capital Millennium Bonds and Short Term Fixed Rate Accounts

Terms and Conditions

These Terms and Conditions must be read in conjunction with the General Terms and Conditions which apply to all personal savings accounts.

General

The minimum deposit is £1,000.
The maximum aggregate of all deposits is £1,000,000. Further deposits may be added to an account during its term but only whilst the interest rate payable on the account is the same as the rate on offer for new accounts. You may hold any number of accounts so long as the aggregate value of all such accounts held by you at any particular time does not exceed £1,000,000. The account may be for any fixed term of 7 days or more subject to availability. No withdrawals may be made during the fixed term unless you or a joint holder dies in which case the whole amount deposited in the account may be withdrawn without penalty. We may require proof of death before the account is closed.

Interest

Interest is calculated daily on cleared credit balances, up to and including the day before withdrawal or closure, or until the actual date of transfer to another account with us. In the case of a deposit made by cheque, interest is calculated from the third banking day following the day on which the cheque is credited to the account. The interest rate is fixed at the time the deposit is received and will not change for the duration of the term. Interest is paid on maturity for fixed rate periods of less than 12 months.

Interest may be paid annually or monthly on Capital Millennium Bonds. If a preference is not indicated on the application form then interest will be paid on maturity/annually, whichever is sooner. Interest may be credited to the account or to your bank account from which the monies originated, subject to the Terms and Conditions applying to the receiving account.

If you choose to have your interest paid annually it will be paid on each anniversary of the opening of the account and at the end of the term or the first working day thereafter.

If you choose to have your interest paid monthly the gross rate will be at a rate which if added to the account each month would produce a compounded annual rate approximately equivalent to the gross annual rate for interest paid annually. The interest will be paid one calendar month following the receipt of your deposit, monthly thereafter and at the end of the term.

Statements

If the fixed term of your account exceeds 12 months, you will be sent a statement annually until the end of the term.

Renewals and repayments

Prior to the end of the fixed term, you should give us instructions in writing or by telephone for the renewal of a fixed term or repayment. If no such instructions are received by us, the whole amount deposited in the account together with interest accrued to the end of the term, will be reinvested at maturity for a period of seven days at the rate of interest then payable by us for a seven day term account. The seven day term account will be renewed continuously until instructions are received from you.

A repayment can be made by us sending a cheque by post or by BACS (Bankers Automated Clearing Services) payment to your account that the monies originated from. For your protection, we will not accept instructions to make payments to third parties.



3. Variable Rate Cash Individual Savings Account

This is not a Stakeholder product. Stakeholder conditions are benchmarks set out by the Government which ensure that the account is straight-forward and good value. They are not a guarantee of performance but designed to show which products conform to the conditions.

An ISA that places restrictions upon withdrawals such as a notice period or access only at the end of a fixed term, cannot be a Stakeholder product.

Terms and Conditions

These Terms and Conditions must be read in conjunction with the General Terms and Conditions which apply to all personal savings accounts and with the HM Revenue & Customs rules below.

General

Investors can subscribe up to £10,680 in each tax year. Up to £5,340 of that allowance can be saved in cash with one provider. The remainder of the £10,680 can be invested in stocks and shares with either the same or a different provider. We do not provide a stocks and shares ISA. The investment limits are flexible to the extent that if you do not put the maximum amount allowed into cash, the excess can be put into stocks and shares.

The minimum deposit with Julian Hodge Bank is £250 and the total amount that can be deposited in any one tax year is £5,340. The favourable tax treatment of ISAs is available indefinitely. Any withdrawals cannot be reinvested. Additional deposits within the maximum allowed must be for at least £50. Regular deposits by standing order may be arranged.

The ISA investment will be, and must remain, in the beneficial ownership of the investor and must not be used as security for a loan.

We confirm that we will satisfy ourselves that any person, to whom we delegate authority to carry out functions or

responsibilities under the terms agreed, will be competent to carry out those functions and responsibilities. We will notify you if, by reason of any failure to satisfy the provisions of the ISA Regulations, your ISA has, or will, become void.

Eligibility

You must be an individual aged 16 or over and you must be resident in the United Kingdom.

Transfers

We will accept transfers into an account from a Cash ISA operated by another ISA manager. Transfers must be made directly to us because payments made from the existing operator to the account holder must be treated as withdrawals.

You can transfer some or all of the money you have saved in previous tax years without affecting your annual ISA investment allowance. You are also able to transfer money saved in the current tax year. Such transfers must be the whole amount saved in that year in that cash ISA up to the day of the transfer.

Interest

Interest is calculated daily on cleared credit balances, up to and including the day before withdrawal or closure, or until the actual date of transfer to another account with us. The interest rate is variable. In the case of a deposit made by cheque, interest is calculated from the third banking day following the day on which the cheque is credited to the account.

Interest is paid annually on 31st August, or the first working day thereafter by being credited to your account. Interest is exempt from UK income tax providing the HM Revenue & Customs rules are satisfied.

Statements

You will receive a statement annually made up to the 5th April.



Withdrawals

You can transfer all of your account or make a withdrawal at any time by writing to us with full details of the request. The minimum withdrawal you are permitted to make is £250. We may apply a practical implementation period of any length up to a maximum of 15 working days following your request for a transfer or 30 days following your request for a withdrawal.

You may choose the notice period for transfer / withdrawal. For notice periods of any duration up to three months an exit fee will be charged and the practical implementation period may apply. In the event of a transfer the exit fee will be deducted from the closing balance and for withdrawals this fee will be deducted from your account. The exit fee payable will be based upon the amount being withdrawn / transferred and interest rates at the time of your transfer / withdrawal request, or £35 whichever is the higher amount.

Where three months notice of transfer / withdrawal is given, no exit fee will be charged. Notice is deemed to have expired at the end of the notice period. Any subsequent withdrawals or transfers and/or any details received after the expiry of the notice period will be subject to a new notice period.

Transfers must be paid directly to your new ISA manager. Withdrawals can be paid by us sending a cheque by post or by BACS (Bankers Automated Clearing Services) payment to your personal bank account that the monies originated from. For your protection, we will not accept instructions to make payments to third parties.



4. Fixed Rate Cash Individual Savings Account

This is not a Stakeholder product. Stakeholder conditions are benchmarks set out by the Government which ensure that the account is straight-forward and good value. They are not a guarantee of performance but designed to show which products conform to the conditions.

An ISA that places restrictions upon withdrawals such as a notice period or access only at the end of a fixed term, cannot be a Stakeholder product.

Terms and Conditions

These Terms and Conditions must be read in conjunction with the General Terms and Conditions which apply to all personal savings accounts and with the HM Revenue & Customs rules below.

General

Investors can subscribe up to £10,680 in each tax year. Up to £5,340 of that allowance can be saved in cash with one provider. The remainder of the £10,680 can be invested in stocks and shares with either the same or a different provider. We do not provide a stocks and shares ISA. The minimum deposit with Julian Hodge Bank for this account is £5,340 in the current tax year and this means you will not be able to invest in a Cash ISA with another provider. You will however be able to invest up to £5,340 in a stocks and shares ISA with another provider. The favourable tax treatment of ISAs is available indefinitely. Once the account has been opened, no additional amounts may be deposited in the same tax year but additional deposits are permitted on the anniversary/maturity date of the account in subsequent tax years subject to availability and at the prevailing interest rates. The account may be for any fixed term of between one and five years.

The ISA investment will be, and must remain, in the beneficial ownership of the investor and must not be used as security for a loan.

We confirm that we will satisfy ourselves that any person, to whom we delegate authority to carry out functions or responsibilities under the terms agreed, will be competent to carry out those functions and responsibilities.

We will notify you if, by reason of any failure to satisfy the provisions of the ISA Regulations, your ISA has, or will, become void.

Transfers

We will accept transfers into an account from a Cash ISA operated by another ISA manager. Transfers must be made directly to us because payments made from the existing operator to the account holder must be treated as withdrawals. The interest rate applied to the account will be the rate that is generally available when the proceeds of the transfer are received by us.

You can transfer some or all of the money you have saved in previous tax years without affecting your annual ISA investment allowance. The minimum balance requirement is £5100.00. You are also able to transfer money saved in the current tax year. Such transfers must be the whole amount saved in that year in that cash ISA up to the day of the transfer.

Eligibility

You must be an individual aged 16 or over and you must be resident in the United Kingdom.

Interest

The interest rate is fixed at the time the deposit is received and will not change for the duration of the term. In the case of a deposit made by cheque, interest is calculated from the third banking day following the day on which the cheque is credited to the account.

Interest is calculated daily on cleared credit balances, up to and including the day before withdrawal or closure, or until the actual date of transfer to another account with us. Interest is paid annually on the 31st August, or the first working day thereafter by being credited to your account. Interest is exempt from UK income tax providing the HM Revenue & Customs rules are satisfied.

Statements

You will receive a statement annually made up to the 5th April.



Withdrawals

For fixed rate Cash ISAs opened after 1st November 2002, you can transfer all of your account or make a withdrawal at any time by writing to us with full details of the request. The minimum withdrawal you are permitted to make is the full balance in the ISA. We may apply a practical implementation period of any length up to a maximum of 15 working days following your request for a transfer or 30 days following your request for a withdrawal.

For access to your account before the end of the fixed rate period, an exit fee will be charged and the practical implementation period may apply. The exit fee payable is determined taking the following factors into account;

- The number of days from the date of transfer / withdrawal to the end of the fixed rate period; and
- The value being withdrawn at the time of your transfer / withdrawal request; and
- The difference between the money market interest rate when the account was opened and the date of transfer / withdrawal, or £35 whichever is the higher amount.

The money market interest rate is the semi-annual interest rate swap LIBOR (London Inter-Bank Offered Rate) as published on Reuters page GBPIRS=ICAP at 9.00am daily or should such page cease to be published, we may in our absolute discretion, substitute such other measure as provides a reasonable alternative.

The exit fee will be deducted from the closing balance. The exit fee applicable to your account is available upon request from us at any time.

Where the fixed rate term has run to maturity, no exit fee will be charged.

Transfers must be paid directly to your new ISA manager. Withdrawals can be made by us sending a cheque by post or by a BACS (Bankers Automated Clearing Services) payment to your personal bank account that the monies originated from. For your protection, we will not accept instructions to make payments to third parties.

Maturity

Upon the maturity of the fixed interest rate, the interest rate will be changed to the prevailing variable Cash ISA interest rate. For a period of 14 days following this, a new fixed interest rate may be agreed (subject to availability), or the account may be transferred to another provider or you may close the account without notice. After this period of 14 days, the variable rate Cash ISA terms will apply.



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