

United Trust Bank

PRODUCT GUIDES

Cash ISA Deposit Accounts

Individual savings accounts enabling personal customers to grow their savings tax-free

FSCS Protected

United, we go further

Cash ISA Deposit Accounts

Summary Box	
Account Name	**Cash ISA Fixed Term Bonds** **Online Only**
What is the interest rate?	**ISA 1 Year Bond 4.95% tax-free/AER* (Fixed)** **ISA 2 Year Bond 5.00% tax-free/AER* (Fixed)** **ISA 3 Year Bond 5.05% tax-free/AER* (Fixed)** **ISA 4 Year Bond 4.50% tax-free/AER* (Fixed)** **ISA 5 Year Bond 5.10% tax-free/AER* (Fixed)** **ISA 7 Year Bond 3.70% tax-free/AER* (Fixed)** Interest is calculated daily on all products. Terms that are 1 year or less will have interest added to the balance on maturity. For terms longer than 1 year you can choose to either have the interest added to your account (compounded) or paid into your nominated bank account. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Tax-free means the interest paid will be free from UK Income Tax and Capital Gains Tax.
Can United Trust Bank change the interest rate?	No. The interest rate is fixed for the term of the bond.
What would the estimated balance be at maturity based on a £5,000 deposit?	The projections provided are for illustrative purposes only and assume that the interest has been compounded. The projections do not take into account individual circumstances. **ISA 1 Year Bond £5,247.50** **ISA 2 Year Bond £5,512.50** **ISA 3 Year Bond £5,796.40** **ISA 4 Year Bond £5,962.59** **ISA 5 Year Bond £6,411.85** **ISA 7 Year Bond £6,447.94**
How do I open and manage my account?	**To open an account:** • You need to be 18 or over and permanently reside in the United Kingdom. • You can open this account with a minimum of £5,000. We accept current year subscriptions (currently £20,000 for tax year 2026/2027) and transfer in from existing ISA providers for previous year's subscriptions up to the maximum of £1 million. • You can open our personal accounts online at our website, www.utbank.co.uk. • A Nominated Bank Account must be provided when applying for an account. This must be a transactional UK Bank account, and must be in your name. • You have 14 days after submitting your application to fund your account, which needs to be sent from your Nominated account either electronically or a cheque. If it is not funded within the 14 days we will close the account. **To manage the account:** • You can communicate and manage your account via online banking, email, post or telephone.

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Can I withdraw money?	Withdrawals from our fixed term ISA Bonds (including transfers to other providers) prior to the agreed maturity date are subject to an early withdrawal charge. Interest may be withdrawn annually on the anniversary date. We will contact you approximately 14 days before your account matures detailing your options and enabling you to give us your maturity instructions. If we do not receive an instruction from you we will reinvest your funds into a holding account at the banks prevailing rate of interest. Transfer requests will be actioned within 15 days of receipt of the instructions from your new ISA provider.
Additional information	Rates correct at the time of issue. Offers can be withdrawn at any time. Opening the account is subject to our Terms and Conditions. Interest is paid Gross i.e. without the deduction of tax. ISAs are a tax free product which do not impact your Personal Savings Allowance. The favourable tax treatment may not be maintained. It is the Government that is responsible for setting the tax treatment. If you are not happy with your ISA, there is a 14 day cooling off period. The tax treatment described depends on individual circumstances and the tax treatment of ISAs could change inthe future.



Your ambitions aren't ordinary, so why should your bank be?

- Consistently competitive interest rates
- Outstanding customer service
- Protected by the Financial Services Compensation Scheme (FSCS)

United Trust Bank (UTB) is a multi-award winning, customer focused UK bank providing an extensive range of savings products to individuals, businesses, charities, schools and colleges.

We are a nimble and responsive bank, quick to react to changing markets and committed to offering competitive interest rates. We have been helping customers make more of their savings since 1955, offering a range of fixed, notice and tracker deposit accounts backed by our highly rated customer service.

As an independent bank with our own banking licence, our deposits customers enjoy the peace of mind and full protection provided by the Government's Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service.

We go further so you can too

Personal Accounts
Fixed and variable rate accounts providing a safe place for customers' savings to grow.

ISAs
Individual savings accounts enabling personal customers to grow their savings tax-free.

Business Accounts
Simple and secure solutions for businesses, sole traders, pension funds, education providers, credit unions, clubs and societies to make their surplus funds work harder.

Charity Accounts
Competitive rates for charities and schools from a values and relationship driven bank.

Deposits Solutions
Bespoke products for customers with £1m or more, expertly managed by our team of savings specialists.

United, we go further

Effective date: 20th October 2026

United Trust Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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FSCS PROTECTED

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