

# Buckinghamshire Building Society

## ISA Terms and Conditions

In addition to our General Terms and Conditions, the following ISA conditions apply. If there is a conflict, the ISA conditions will take priority.

- The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
- The ISA manager will satisfy themselves that any person to whom they delegate any of their functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.
- The ISA manager must notify the investor if, by reason of any failure to satisfy the provisions of the ISA regulations, an ISA has, or will, become void.
- On the instructions of the investor and within the time stipulated by the investor, subject to the withdrawal conditions of the account, an ISA, or part of an ISA, shall be transferred to another ISA manager within 15 working days of the investor's request in accordance with the ISA regulations relating to transfers.
- On receipt of a transfer instruction from the new ISA manager, we will send the funds and information to the new manager within 5 business days of the date of receipt.
- On receipt of a transfer instruction from the investor, we will send it to the old ISA manager, together with confirmation that we will accept the transfer, within 5 business days of the date of receipt. On receipt of the funds from the old ISA manager, we will credit the funds to the account within 3 business days.

In the event of death, the account will be designated 'a continuing account of a deceased investor' and the tax advantages will remain until the status of the account changes. The balance of your Cash ISA can be transferred to your spouse or civil partner's ISA allowance. This is known as an Additional Permitted Subscription (APS). We accept APS allowances unless otherwise specified on the specific product terms and conditions. Further information can be found at [www.gov.uk/individual-savings-accounts](http://www.gov.uk/individual-savings-accounts)