

# Junior ISA Maturity

## Key Product Information

This Key Product Information gives you information that is specific to the particular cash ISA you have with us. It forms part of the terms and conditions of your account and needs to be read together with the other documents that make up your agreement. If anything is inconsistent between those documents and this Key Product Information, this Key Product Information will apply.

### Junior ISA Maturity

This cash ISA is designed as an account into which money held in a Smart Junior ISA will be transferred when the child reaches the age of 18.

### Conditions for holding your account

1. You need to be aged 18 or over.
2. You may only hold one Junior ISA Maturity account at any one time.

### Term

3. There is no fixed term for this account.

### Managing your account

4. You can access your account in any of the following ways:
  - Via the Internet Bank or our Banking app (if you are registered to use the Internet Bank).
  - In branch.

### Earning interest on money in your account

5. Interest is paid to the account annually on 31 March each year and on the date your account is closed.
6. The interest rate payable on the account is variable. From time to time, the account may have tiered interest rates, based on the balance in your account. Where this is the case, the interest rate payable on each tier is variable. When the balance in your account changes, taking you into a different tier, the interest rate for the new tier will be applied automatically.

### Restrictions on paying money into your account

7. The only money which can be held in the account is the money transferred from the Smart Junior ISA when the child reaches the age of 18. You cannot pay in any additional money or transfer in money from another ISA manager.

### Restrictions on withdrawing money from your account

8. If you make a withdrawal, you must withdraw the whole of the balance or transfer the whole of the balance to another Nationwide cash ISA or to an ISA with another ISA manager. The account must then be closed.



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