

Key Product Information

CTF Maturity ISA

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.

CTF Maturity ISA

This cash ISA is designed as an account into which money held in a Child Trust Fund 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 CTF Maturity ISA 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
 - in branch.
5. Your CTF Maturity ISA product is a stand-alone cash ISA. It cannot form part of a flexible cash ISA portfolio with any other Nationwide cash ISA products you may hold. This means you won't be able to replace any money you take out of your account in another cash ISA product without it counting towards your annual ISA allowance. You can transfer the whole of the balance to another Nationwide cash ISA or to an ISA with another ISA manager without affecting your annual ISA allowance. You'll need to contact us or the new ISA manager before doing this.

Earning interest on money in your account

6. Interest is paid to the account annually at the end of the day before your birthday and on the date your account is closed.
7. 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

8. The only money which can be held in the account is the money transferred from the Child Trust Fund 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

9. If you want to make a withdrawal, you must withdraw the whole of the balance, and the account must then be closed.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)

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P4129 (2 October 2024)