

## 2 Year Fixed Rate Cash ISA 5

4.56% tax-free p.a./AER fixed until 14<sup>th</sup> October 2026

This summary box provides details of this account and any special conditions that apply. Please read it carefully together with the Beehive Money terms and conditions you have been given, which can also be found on [beehivemoney.co.uk](https://beehivemoney.co.uk).

<b>Account name</b>	2 Year Fixed Rate Cash ISA 5		
<b>What is the interest rate?</b>	<b>Annual interest</b>		
	<b>% Tax-free</b>	<b>% AER</b>	<b>Fixed until</b>
	4.56 %	4.56 %	14/10/2026
	<ul style="list-style-type: none"> <li>Interest is calculated daily and paid annually.</li> <li>You'll only be able to withdraw your interest once the fixed period ends.</li> <li>We'll pay your interest tax-free on 14th October each year.</li> <li>Interest will be paid straight into your account</li> </ul>		
<b>Can Beehive Money change the interest rate?</b>	Your interest rate can't be changed during the fixed period.		
<b>What would the estimated balance be at the end of the fixed period based on a £1,000 deposit?</b>	<b>Projected balance</b>		
	£1,100.65		
	<p>This projection is for illustrative purposes only and is based on the following assumptions:</p> <ul style="list-style-type: none"> <li>An account opening date of 21/08/2024</li> <li>Interest is paid annually and straight into your account.</li> <li>No withdrawals or further deposits during the fixed rate period.</li> </ul>		
<b>How do I open and manage my account?</b>	<p><b>Opening your account:</b></p> <ul style="list-style-type: none"> <li>You must: <ul style="list-style-type: none"> <li>- be a UK resident.</li> <li>- be aged 18 or over.</li> <li>- Provide your National Insurance number</li> <li>- deposit a minimum of £500</li> </ul> </li> <li>You can also open the account by transferring funds from another ISA provider. With Beehive Money, if you want to transfer your ISA savings from the current or previous tax year, you must transfer the full balance. Partial transfers are not permitted.</li> <li>Accounts can only be in your name. Joint accounts are not permitted.</li> </ul> <p><b>Managing your account:</b></p> <ul style="list-style-type: none"> <li>You can manage your account via the Beehive Money app or online.</li> <li>You can pay money into your account by sending us an electronic payment from your nominated account.</li> <li>Our Faster Payment sort code is 60-95-93. Once your account has been opened, this sort code should be used with the eight-digit account number for Faster Payments, BACs and standing orders.</li> <li>You will not be able to send payments via CHAPS.</li> <li>You have at least 14 calendar days from account opening to make any deposits.</li> <li>You can pay in your total ISA allowance each tax year (which is £20,000 for the current tax year).</li> <li>You can make unlimited full transfers in of previous ISA subscriptions up to £250,000. With Beehive Money, if you want to transfer in your ISA savings from the current or previous tax year, you must transfer the full balance. Partial transfers are not permitted.</li> <li>You have at least 28 calendar days from account opening to transfer an ISA to us, this must be a minimum of £500.</li> <li>If you transfer money from a previous year's ISA, it won't affect your ISA allowance for the current tax year.</li> <li>You can only fund one Beehive Money cash ISA in each tax year.</li> </ul>		
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"> <li>You can't make any withdrawals or close the account during the fixed rate period.</li> <li>You can transfer funds in full or in part to another ISA. You must transfer current tax year savings in full from us. There will be a charge of 180 days' interest on the amount transferred. This means you might get back less than you originally deposited.</li> <li>The transfer of ISAs from one provider to another should be completed within 15 days (or up to 30 days for a transfer of a stocks and shares ISA to cash ISA).</li> <li>Shortly before your fixed rate period ends, we will send you details of how you can reinvest your savings with us or take out some or all of your money. If we do not hear from you, we will transfer your balance to a variable easy access ISA account. You will continue to earn tax-free interest. Depending on how you choose to reinvest your savings, these will be available from 15/10/2026</li> </ul>		
<b>Additional information</b>	<ul style="list-style-type: none"> <li>If you change your mind after you've opened your account, don't worry. You can withdraw from or close your account within 14 days of the date you have funded the account.</li> <li>Other accounts are available with Beehive Money and other providers, subject to withdrawal conditions you can switch to these at any point.</li> </ul>		



We will pay your ISA free of UK income tax. The tax treatment of ISAs may also change. AER stands for Annual Equivalent Rate. It shows what the interest rate would be if the interest was re-invested in the account each year.

**Protecting your money**

The Financial Services Compensation Scheme (FSCS) is there to protect your money if your financial services provider goes out of business; you'll normally get your money back within seven days. All of our savings accounts are FSCS protected up to £85,000 per depositor. FSCS is funded by the financial services industry and is free to consumers. To find out more, ask at your local branch or go to [FSCS.org.uk](https://www.fscs.org.uk)

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