

# Cash ISA

An instant access tax-free savings account for UK residents aged 18 or over, with an annual subscription limit of £20,000 for the current tax year.

## SUMMARY BOX

Account name	<b>Cash ISA</b>		
What is the interest rate?	<b>Balance</b>	<b>Gross Rate p.a.</b>	<b>AER</b>
	£1 – £249,999	3.00%	3.03%
	£250,000+	3.00%	3.03%
	Interest is calculated daily and paid quarterly.		
Can Coutts change the interest rate?	Yes, the applicable interest rate is variable: <ul style="list-style-type: none"> <li>• If the rate goes down, we will give you at least 14 days' notice</li> <li>• If it goes up, no notice will be given</li> <li>• See the ISA Client Agreement for more information</li> </ul>		
What would the estimated balance be after 12 months based on a £10,000 deposit?	<b>Deposit amount</b>	<b>Balance after 12 months</b>	
	£10,000	£10,303.39	
	This example assumes that: <ul style="list-style-type: none"> <li>• No further deposits or withdrawals are made</li> <li>• Any interest earned stays in the account</li> <li>• There is no change to interest rate and tiers</li> </ul>		
How do I open and manage my account?	This account is only available to you if you hold a Current Account. The Cash ISA allows you to subscribe up to £20,000 in the current tax year, which runs from 6 April to 5 April the next year with £1 minimum balance. <p>You can open your account:</p> <ul style="list-style-type: none"> <li>• By contacting your private banker</li> <li>• Via our digital services</li> </ul> <p>You can manage your account:</p> <ul style="list-style-type: none"> <li>• By contacting your private banker</li> <li>• By contacting Coutts 24</li> </ul>		
Can I withdraw money?	Yes, you may withdraw money by transfer to your Current Account. No notice is required. There is no limit on withdrawals. Please note the Coutts Cash ISA is a Flexible ISA. Flexible ISAs allow the subscriber to withdraw and replace money in an ISA without the replacement counting towards their annual ISA allowance. However, replacement money must be paid back into the same Cash ISA on or before 5 April of the tax year during which it was withdrawn – or it will count towards the allowance for the tax year in which it is paid back in.		

## Cash ISA

Additional  
information

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### Currencies

This account is available in sterling only.

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### Tax

The Cash ISA is a tax-free savings account.

Tax-free interest means that interest payable on Cash ISAs is exempt from UK Income Tax. The tax treatment may be subject to change in the future and depends on your individual circumstances.

If you are unsure of your tax obligations you are strongly advised to take your own tax advice.

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### Definitions

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

Gross Rate

The interest without the deduction of UK Income Tax (where applicable). Interest will be paid gross.

p.a.

Per Annum (per year).

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**If you would like this document in another format such as Braille, large print or audio, please let us know.**

Interest rates and tiers are correct as at 8th January 2026 and are subject to variation.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.  
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