Junior Cash ISA.

savings

Summary box				
Account name	**Junior Cash ISA**			
What is the interest rate?	3.15% Tax free/AER (variable) Interest is calculated each day and paid once a year on 31 March			
Can TSB change the interest rate?	Yes. We can move the interest rate up or down at any time. Our Savings Account General Conditions explain when we'll do this. If we increase the interest rate, we'll make details of the rate change available in branch, on the phone and on our website, within 3 days of the change. If we decrease the interest rate, we'll let you know personally 14 days in advance. You can close your account without charge within 30 days of the change, and at any other time. We may not do this if you have £100 or less in your account. Instead, we may tell you about it by making details of the change available in our branches, at **tsb.co.uk** and through telephone banking.			
What would the estimated balance be after 12 months based on a £1,000 deposit?	Based on a £1,000 deposit, with no deposits or withdrawals made from the account, and variable interest rates remaining the same: Year 1			
	Initial deposit		£1,000.00	
	Current interest rates	Year 1	Interest earned at 3.15% Tax Free/AER (variable)	£31.50
			Estimated balance after 12 months	£1,031.50
	This is an example only and does not take into account your individual circumstances.			
How do I open and manage my account?	Ways to open	In branch Via video banking		
	Who can open	For children under 16, it can only be opened by a person with parental responsibility and who's over the age of 16. For children aged between 16 and 17, it must be opened by the child in their sole name. UK residents only.		
	Open with	£1 minimum opening balance. Maximum balance subject to the yearly junior ISA allowance (£9,000 for 2026/27). No maximum limit on the amount that can be held within the account.		
	Manage your account	In branch Over the phone (by the child if over 16)		
Can I withdraw money?	Withdrawals allowed	No. Withdrawals aren't permitted prior to maturity at age 18 (unless the child is diagnosed with a terminal illness and permission is given by HMRC to make withdrawals).		

Summary box	
Additional information	Each child can only have one Junior Cash ISA open at once. The Junior Cash ISA is for children under 18 who don't hold or aren't eligible to hold a Child Trust Fund. A junior ISA held with another provider can be transferred to TSB. The tax advantages depend on your individual circumstances and the tax treatment of your ISA may change in the future. When the child turns 18 their Junior Cash ISA will automatically mature into an adult ISA. At least 30 days before this date we'll write to the Junior Cash ISA account holder (and Registered Contact if different) providing details of this. If you aren't happy with your Junior Cash ISA, you can cancel within 14 days of opening without charge. You'll still be able to open another junior cash ISA account in the same tax year with us or another provider. The account can't be closed after this, unless the money in the account is transferred to another junior ISA, the child becomes terminally ill or dies.

Rates and information correct at 6 April 2026.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit **www.relayuk.bt.com** to read how they manage your data.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

Rates can change at any time and you should check the current interest rate before applying for the account.

The Annual Equivalent Rate (AER) shows what the interest would be if the interest was paid and added to the account once each year. It lets you compare savings accounts easily. Gross rate is the contractual rate of interest payable before the deduction of income tax. Tax free is the contractual rate of interest payable where interest is exempt from income tax. Tax treatment depends on your individual circumstances and may change.

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