

Account name	Danske Cash ISA	
What is the interest rate?	Balance	Gross/AER
	All credit balances	2.15%
	Interest is calculated daily and paid into your account at the end of December each year.	
Can Danske Bank change the interest rate?	<ul style="list-style-type: none"><li>• Yes, this rate is variable. We can increase or decrease the credit interest rate for any of the reasons set out in the General Terms and Conditions - Personal Banking. For more information, refer to Clause 16.2.</li><li>• Where the balance in your Danske Cash ISA is £100 or more, we'll give you 14 calendar days' notice of any reduction in the credit interest rate paid on the ISA account. If the balance is under £100, you'll be informed on your next statement.</li><li>• We may increase the credit interest rate immediately and advise you on your next statement.</li></ul>	

What would the estimated balance be after 12 months based on a £1,000 deposit?	Initial deposit at account opening	Estimated interest earned after 12 months	Estimated balance after 12 months
	£1,000.00	£21.50	£1,021.50
	This estimate is for illustration only and assumes that: <ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• there is no change to the interest rate; and</li><li>• interest is added to the account at the end of the 12 month period.</li></ul>		
How do I open and manage my account	<b>Eligibility:</b> <ul style="list-style-type: none"><li>• You are eligible for a Cash ISA if<ul style="list-style-type: none"><li>• You are at least 18 years old; and</li><li>• resident in the United Kingdom for tax purposes or a Crown employee serving overseas (or married to, or in a civil partnership with, a Crown employee working overseas).</li></ul></li><li>• To open a Danske Cash ISA you must:<ul style="list-style-type: none"><li>• Be resident in Northern Ireland or an existing customer who is resident in United Kingdom;</li><li>• Not already hold a Danske Cash ISA.</li></ul></li></ul>		

## How to open and manage the account:

- You can open your account in branch or by phone.
- You can transfer an ISA (in full or part on the ISA) between ISA providers at any time. It is also possible to transfer from one type of ISA to another. You can request the transfer of an ISA by contacting the new ISA provider who will arrange the transfer.
- You can access your account in branch, by phone, by writing to us or by using eBanking and Mobile Banking (if you have registered for these services).
- You can open and maintain the account with as little as £1. If you don't make an account opening deposit, we'll send you reminders by text message and may close the account if the deposit isn't made.
- Each tax year you can pay in up to your annual ISA allowance which is £20,000 in the 2025-2026 tax year.
- Each tax year you can subscribe the full limit to one type of ISA or split the limit in any way across multiple cash ISAs, a stocks & shares, an innovative finance ISA and a lifetime ISA, subject to the Lifetime ISA payment of

	<p>£4,000.</p> <ul style="list-style-type: none"><li>• We'll send you a paper statement at least every 6 months unless you've asked to receive them electronically with eBanking. You can ask to change to electronic statements at any time using <a href="https://danskebank.co.uk/gopaperless">danskebank.co.uk/gopaperless</a>.</li></ul>
<b>Can I withdraw money?</b>	<ul style="list-style-type: none"><li>• Yes. You can withdraw money:<ul style="list-style-type: none"><li>• at any of our branches in cash, or</li><li>• by using eBanking or Mobile Banking (if you have registered for these services).</li></ul></li><li>• Some withdrawal limits may apply, depending on the service you are using. Take a look at our payment table for everything you need to know.</li><li>• Taking money out of your Danske Cash ISA will reduce the balance of your Danske Cash ISA and therefore reduce the tax savings you could be entitled to at the end of the tax year.</li><li>• If you have fully subscribed to your ISA in a tax year, any amount withdrawn cannot be reinvested in the ISA until the following tax year.</li></ul>

<b>Additional information</b>	<ul style="list-style-type: none"><li>• Tax-free means that interest is paid free from income tax. This position may change in the future.</li><li>• AER means ‘annual equivalent rate’. It tells you how much interest you’d earn if you put money in an account and left it there for a full year. It includes how often the interest is paid and assumes any interest paid during that year is added to the balance and earns interest.</li><li>• This account is not suitable for day-to-day banking.</li><li>• Rate correct as at 23/09/2025.</li></ul>
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**The information provided in this summary box includes the key features of the account only and is not intended to be a substitute for reading the terms and conditions that apply to the account.**