

Our Plans: Deposits

Our Deposit Plans are capital protected.

Our current collection of Plans is open for direct and 2020/21 ISA investments until **1 April 2021**.

The deadline for ISA transfer applications is **19 March 2021**. The start date of our Plans is **12 April 2021**.

Our Deposit Plans are covered by the Financial Services Compensation Scheme ('FSCS'), subject to the eligibility of claimants.

	Plan Term	Potential Coupon***	Capital at Risk Barrier	Income Trigger	Growth Return/ Kick-Out Trigger	Profits Taxed as	Earliest Potential Maturity	
Income	FTSE 100 Income Deposit Plan 41 – Monthly*	6 yrs	0.13% pm (1.56% pa)	n/a	75%	n/a	Income	6 yrs
	FTSE 100 3 Year Defensive Deposit Plan 27*	3 yrs	3.5%	n/a	n/a	90%	Income	3 yrs
	FTSE 100 3 Year Deposit Plan 63*	3 yrs	4.5%	n/a	n/a	100%	Income	3 yrs
Growth	FTSE 100 6 Year Defensive Deposit Plan 35 (Min Return version)*	6 yrs	12% Max 4.5% Min	n/a	n/a	100%	Income	6 yrs
	FTSE 100 6 Year Deposit Plan 25*	6 yrs	19.5%	n/a	n/a	100%	Income	6 yrs
	FTSE 100 Defensive Kick-Out Deposit Plan 25*	6 yrs	1.75% pa	n/a	n/a	85%**	Income	3 yrs
	FTSE 100 Kick-Out Deposit Plan 99*	6 yrs	2.5% pa	n/a	n/a	100%	Income	3 yrs

*FSCS eligible deposit

**Level in final year

***All returns are not compounded and paid at maturity unless they are Income Plans



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FTSE 100 Income Deposit Plan 41 – Monthly Return

Income payments of 0.13% per month (equal to 1.56% per annum) over the 6 year term if the FTSE 100 is higher than 75% of its starting level on each monthly anniversary.

Key risk

No income payments will be made if the FTSE 100 finishes lower than 75% of its starting level on each monthly anniversary.

Term

6 Years

FTSE 100 6 Year Deposit Plan 25 Return

19.5% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 3.25% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term

6 Years

FTSE 100 3 Year Defensive Deposit Plan 27 Return

3.5% return if the FTSE 100 is higher than 90% of its starting level after 3 years (paid at maturity). This is equivalent to 1.16% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than 90% of its starting level, your client will only get back their initial deposit.

Term

3 Years

FTSE 100 Defensive Kick-Out Deposit Plan 25 Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 1.75% per annum (not compounded) if the FTSE 100 is above a reducing percentage of its starting level. These percentages are 100% in year 3 and reduce by 5% per annum to 85% in year 6.

Key risk

If the FTSE 100 finishes equal to or lower than 85% of its starting level, your client will only get back their initial deposit.

Term

6 Years

FTSE 100 3 Year Deposit Plan 63 Return

4.5% return if the FTSE 100 is higher than its starting level after 3 years (paid at maturity). This is equivalent to 1.5% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term

3 Years

FTSE 100 Kick-Out Deposit Plan 99 Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 2.5% per annum (not compounded) if the FTSE 100 is above its starting level.

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will only get back their initial deposit.

Term

6 Years

FTSE 100 6 Year Defensive Deposit Plan 35 (Min Return version) Return

12% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 2% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, your client will get back their initial deposit, plus a 4.5% return. This is equivalent to 0.75% per annum (not compounded).

Term

6 Years



Protected