

## SUMMARY BOX - Key Product Information

Account name	Junior Cash ISA
What is the interest rate?	<b>3.85% Gross* / AER**</b> Interest is calculated daily and added annually on 5th April at close of business.
Can Beverley Building Society change the interest rate?	<b>Yes</b> , as this account pays a variable rate of interest it may change over time. Refer to our Junior Cash ISA and General Savings Terms and Conditions for full details.
What would the estimated balance be after 12 months based on a £1,000 deposit?	<b>£1,038.50</b> This figure is for illustration purposes only and assumes no further deposits, transfers in, withdrawals or interest rate changes.
How do I open and manage my account?	<p><b>The account can be opened if:</b></p> <ul style="list-style-type: none"> <li>The young person and the person opening the account are resident in the UK living in a DN, HU or YO postcode.</li> <li>You pay in at least £1.</li> <li>The young person does not already hold a Cash JISA or CTF at any other provider.</li> </ul> <p><b>If you are at least 16 years old</b></p> <ul style="list-style-type: none"> <li>You can open this account yourself or for another young person</li> </ul> <p><b>If you are opening this account for a person under 16 years old</b></p> <ul style="list-style-type: none"> <li>You must have parental responsibility for that young person</li> </ul> <p><b>This account can be opened and managed in Branch or via the Post</b></p> <p><b>You can pay in a maximum of £9000 during the tax year 2025/2026.</b> HM Revenue and Customs may change this amount in future years.</p> <p>The Society will contact you regarding options around the young person's 18th birthday when the JISA must close and become a Cash ISA.</p>
Can I withdraw money?	<b>No</b> , you can not withdraw money from this account until the child turns 18. When the young person turns 18 the account will change to an adult Cash ISA.
Additional information	<p>* Gross rate - the contractual rate of interest to be paid on a savings account without any deduction being made in respect of potential tax liability.</p> <p>** AER - stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p> <p><b>To be eligible for this account the child and registered contact must live in a Hull (HU), York (YO) or Doncaster (DN) postcode.</b></p>

# Junior Cash ISA Account

## General Information

### Terms & Conditions

Please read the Junior Cash ISA and the General Savings Terms and Conditions and the Framework Contract for Payment Services before opening any account.

### Income Tax

Tax treatment depends on the individual circumstances of each customer and may be subject to change in the future by HM Revenue & Customs.

The Society is required to supply HM Revenue & Customs with particulars of certain interest paid or credited to savers. Please contact the Society for details of current taxation arrangements or direct enquiries to [www.gov.uk/apply-tax-free-interest-on-savings/](http://www.gov.uk/apply-tax-free-interest-on-savings/)

**Beverley Building Society**  
57 Market Place, Beverley, HU17 8AA

**Tel:** 01482 881510  
**Fax:** 01482 872680  
**[www.beverleybs.co.uk](http://www.beverleybs.co.uk)**  
**[website@beverleybs.co.uk](mailto:website@beverleybs.co.uk)**



Member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Number: 206064

The Society reserves the right to vary, improve or withdraw any of the benefits or services contained within this leaflet.

**Rates correct from 01/02/2026**