

ISA Guide – Last minute Cash ISAs (and the best deals for the new tax year)

2014/2015 ISA Allowance – LAST MINUTE CASH ISAs

Best Buy Variable Rate ISAs

Provider	Account Name	Interest Rate	Facts	2014/2015 allowance end date
National Savings & Investments	Direct ISA	1.50%	Easy access. Transfers in are not allowed. Interest paid annually	<p>Online – Application and funds must be received before midnight 5th April.</p> <p>Telephone – General helpline and application deposit is open 24/7. To fund the account over the telephone you must have a debit card for the payment to be taken from. Application and funding must be completed by midnight 5th April.</p>
Skipton Building Society	Bonus Cash ISA Issue 4	1.50%	Easy access. Rate includes a 0.50% bonus for the first 12 months. Transfers in are not allowed. Interest paid annually or monthly.	<p>Online - Application and funds must be received before midnight 5th April.</p> <p>Branch – Application and funds must be received by close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.</p>
Post Office	Online ISA – Easy Access Issue 1	1.50%	<p>Easy access. Rate includes a 0.85% bonus for the first 12 months. Interest paid annually in March. Allows transfers in. A Holding Account will automatically be opened on application.</p> <p><i>The Online ISA allows you to choose either this variable rate ISA or a fixed rate ISA. You can also split your ISA allowance between both options. For example, you can open the Online ISA - Easy Access with a balance of £10,000 and an Online ISA - Fixed Rate with £5,000.</i></p>	<p>Online – Application and funds must be received by 9PM 5th April. To fund the account online you must have a debit card for the payment to be taken from.</p>
Santander	123 Direct ISA Saver (Issue 10)	1.50%	Easy access. Available to new or existing Santander 123 current account, 123 Credit Card or Santander Select customer's only. Transfers in accepted. After initial 12 months, account transferred to ISA Saver account paying up to 1%. Interest paid annually in March.	<p>Online – Application must be received by 9PM 5th April. Funds must be received before midnight 5th April.</p>
Virgin Money	Defined Access E-ISA	1.41%	Easy access. Rate reverts to 0.75% if 4 or more withdrawals are made per year. Allows transfers in. Interest paid annually or monthly.	<p>Online - Application and funds must be received by 10 PM 5th April.</p>

Best Buy 1 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Facts	2014/2015 allowance end date
Virgin Money	Fixed Rate Cash E-ISA Issue 114	1.65%	Withdrawals allowed subject to 60 days loss of interest. Maturity date is 24/04/2016. Allows transfers in. Interest paid annually or monthly. Branch and postal version available at the same rate.	Online - Application and funds must be received by 10 PM 5th April.
Holmesdale Building Society	Cash NISA 1 Year Fixed Rate Bond (Issue 1)	1.60%	Access on closure or full transfer out only, subject to 90 days loss on interest. Transfers in are not allowed. Interest paid on maturity.	Online - Application and funds must be received by 4:45 PM 2nd April. Branch - Application and funds must be received by 4:45 PM 2nd April.
Post Office	Online ISA – 1 Year Fixed Rate Issue 1	1.55%	Access on closure only, subject to 90 days loss of interest. Allows transfers in. Interest paid annually.	Online – Application and funds must be received by 9PM 5 th April. To fund the account online you must have a debit card for the payment to be taken from.
Skipton Building Society	1 Year Fixed Rate Cash ISA	1.55%	Access on closure only, subject to 180 days loss of interest. Allows transfers in. Interest paid annually or monthly.	Online - Application and funds must be received before midnight 5th April. Branch – Application and funds must be received by close of business 4 th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.
Tesco Bank	1 Year Fixed Rate Cash ISA	1.50%	Access on closure only, subject to 30 days loss of interest. Transfers in accepted. Interest paid annually.	Online - Application and funds must be received before midnight 5th April.

Best Buy 2 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Facts	2014/2015 allowance end date
Santander	123 2 Year Fixed Rate ISA	2%	Access on closure or full transfer out only, subject to 120 days loss of interest. Maturity date is 01/05/2017. Available to new or existing 123 or Santander select customers only. Interest paid annually on 1st April. Upon maturity, account reverts to ISA Saver paying up to 1.50%.	Online – Application must be received by 9PM 5 th April. Funds must be received before midnight 5 th April. Branch - Application and funds must be received by close of business. Standard closing time on a Saturday is 4PM, but please check with your local branch.
Post Office	Online ISA – 2 Year Fixed Rate Issue 1	1.95%	Access on closure only, subject to 180 days loss of interest. Allows transfers in. Interest paid annually.	Online – Application and funds must be received by 9PM 5 th April. To fund the account online you must have a debit card for the payment to be taken from.
Kent Reliance	Two Year Fixed Rate Cash NISA – Issue 17	1.85%	Withdrawals, closure or transfers out allowed, subject to 180 days loss of interest on the amount withdrawn.	Online – For electronic payment, application and funds must be received by 8:30 PM 2nd April. For deposit via debit card application and deposit must be received by 10am 5 th April.

			Transfers in accepted. Interest paid annually or monthly.	Branch – For deposit via cheque, application and funds must be received by the morning of 4th April. For a cash deposit funds and application must be received by close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.
Leeds Building Society	2 Year Fixed Rate ISA (Issue 64)	1.80%	A maximum of 25% of the balance can be withdrawn without notice or penalty. Additional withdrawals subject to 150 days loss of interest. Allows transfers in. Maturity date is 01/05/2017. Interest paid annually on 1st May and on maturity.	Online – Application and funds must be received by 5th April. Branch – Application and funds must be received by close of business 4th April. Standard closing time on a Saturday is 1 PM, but please check with your local branch.
Skipton Building Society	2 Year Fixed Rate Cash ISA	1.75%	Access on closure only, subject to 180 days loss of interest. Transfers in accepted. Interest paid annually or monthly.	Online - Application and funds must be received before midnight 5th April. Branch – Application and funds must be received by close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.

Best Buy 3 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Facts	2014/2015 allowance end date
Virgin Money	Fixed Rate Cash E-ISA Issue 111	2%	Withdrawals allowed subject to 120 days loss of interest. Maturity date is 24/04/2018. Allows transfers in. Branch and postal version available at the same rate. Interest paid annually or monthly.	Online - Application and funds must be received by 10 PM 5th April.
Leeds Building Society	3 Year Fixed Rate ISA (Issue 38)	2%	2014/2015 Tax Year Funds Only, cannot transfer in from a previous tax year. A maximum of 25% of the balance can be withdrawn without notice or penalty. Additional withdrawals subject to 240 days loss of interest. Allows transfers in. Maturity date is 30/04/2018. Interest paid annually on 30th April and on maturity. On maturity funds transferred to an instant access maturity ISA account.	Online – Application and funds must be received by 5th April. Branch – Application and funds must be received by close of business 4th April. Standard closing time on a Saturday is 1 PM, but please check with your local branch.
Skipton Building Society	3 Year Fixed Rate Cash ISA	1.90%	Access on closure only, subject to 240 days loss of interest. Transfers in accepted. Interest paid annually or monthly.	Online - Application and funds must be received before midnight 5th April. Branch – Application and funds must be received by close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.
Principality Building Society	3 Year Fixed Rate Cash ISA – Issue 133	1.90%	Access on closure or full transfer out only, subject to 270 days loss of interest. Transfers in accepted. Interest paid annually. On	Online – Application and funds must be received before 5PM 5th April.

			maturity account is transferred to a variable rate ISA.	Branch - Application and funds must be received before close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.
Nationwide	3 Year Fixed Rate ISA	1.80%	Access on closure only, subject to 270 days loss of interest. Allows transfers in. Interest paid annually or monthly and on maturity. Monthly interest must be paid away.	<p>Online – For an internal transfer (from an existing Nationwide account), application and funds must be received by 5PM 5th April. For an external transfer (from a different bank or building society), application and funds must be received by 5PM 2nd April.</p> <p>Branch – Application and funds must be received before close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.</p>

Best Buy 4 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Facts	2014/2015 allowance end date
Coventry Building Society	Fixed Rate ISA (25) 30.11.2018	2.25%	Whilst this account has a shorter term than 4 years, it pays a better rate than many 4 Year Fixed Rate ISAs on the market. You cannot transfer in previous tax years' ISA funds, although you can transfer in the current tax year's ISA allowance. You can access the funds before the end of the term, but you will lose some of your interest.	<p>Online – Application must be received by 4th April and funds must be received by midnight 5th April. To fund the account you will need to transfer in the funds, please check with your provider that the funds will be sent before midnight 5th April.</p> <p>Branch – Application and funds must be received before close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.</p> <p>Telephone – General helpline and application deposit is open until 5PM 5th April. To fund the account over the telephone you will need to transfer in the funds, please check with your provider that the funds will be sent before midnight 5th April.</p>

Best Buy 5 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Facts	2014/2015 allowance end date
Virgin Money	Fixed Rate Cash E-ISA Issue 115	2.35%	Withdrawals allowed subject to 180 days loss of interest. Maturity date is 24/04/2020. Branch and postal version available at the same rate. Allows transfers in. Interest paid annually or monthly.	Online - Application and funds must be received by 10 PM 5th April.
Leeds Building Society	5 Year Fixed Rate ISA (Issue 44)	2.30%	A maximum of 25% of the balance can be withdrawn without notice or penalty. Additional withdrawals subject to 365 days loss of interest. Transfers in accepted. Maturity date is 30/04/2020. Interest paid annually on 30th April and on maturity.	Online – Application and funds must be received by 5 th April. Branch – Application and funds must be received by close of business 4 th April. Standard closing time on a Saturday is 1 PM, but please check with your local branch.
Principality Building Society	5 Year Fixed Rate Cash ISA – Issue 134	2.20%	Access on closure or full transfer out only, subject to 360 days loss of interest. Transfers in accepted. Interest paid annually. On maturity account is transferred to a variable rate ISA	Online – Application and funds must be received before 5PM 5th April. Branch - Application and funds must be received before close of business 4th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.
Skipton Building Society	5 Year Fixed Rate Cash ISA	2.10%	Access on closure only, subject to 365 days loss of interest. Transfers in accepted. Interest paid annually or monthly.	Online - Application and funds must be received before midnight 5th April. Branch – Application and funds must be received by close of business 4 th April. Standard closing time on a Saturday is 12 noon, but please check with your local branch.
Halifax	ISA Saver Fixed – 5 Years	2%	Access on closure only, subject to 365 days loss of interest. Allows transfers in. Interest paid annually or monthly.	Online – Application must be received before midnight 5th April. To fund the account you will need to transfer in the funds, please check with your provider that the funds will be sent before 10 PM 5 th April. Branch – Application and funds must be received by close of business 4 th April. Standard closing time on a Saturday is 4PM, but please check with your local branch. Telephone - General helpline and application deposit is open until midnight 5 th April. To fund the account over the telephone you can transfer in the funds if you are an existing Halifax customer, or you can fund the account using a debit card. Application and funding must be completed by midnight 5 th April.

New Tax Year - 2015/2016 ISA Allowance

Best Buy Variable Rate ISAs

Provider	Account Name	Interest Rate	Apply	Facts
Hinckley and Rugby	120 Day Notice Cash ISA Issue 2	1.60%	Post	Withdrawals subject to 120 days' notice or loss of interest. Allows transfers in from other Hinckley and Rugby ISAs only. Interest paid annually.
National Savings and Investments	Direct ISA	1.50%	Online / Phone	Easy access. Transfers in are not allowed. Interest paid annually
Skipton Building Society	Bonus Cash ISA Issue 4	1.50%	Post / Online / Branch	Easy access. Rate includes a 0.50% bonus for the first 12 months. Transfers in are not allowed. Interest paid annually or monthly.
Post Office	Online ISA – Easy Access Issue 1	1.50%	Online	Easy access. Rate includes a 0.85% bonus for the first 12 months. Interest paid annually in March. Allows transfers in. A Holding Account will automatically be opened on application. <i>The Online ISA allows you to choose either this variable rate ISA or a fixed rate ISA. You can also split your ISA allowance between both options. For example, you can open the Online ISA - Easy Access with a balance of £10,000 and an Online ISA - Fixed Rate with £5,000.</i>
Teachers Building Society	Cash ISA Notice 90 (Issue 5)	1.50%	Post	Withdrawals subject to 90 days' notice or loss or interest. Transfers in are not allowed. Interest paid annually on 5th April.

Best Buys 1 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Apply	Facts
Virgin Money	Fixed Rate Cash E-ISA Issue 114	1.65%	Online	Withdrawals allowed subject to 60 days loss of interest. Maturity date is 24/04/2016. Allows transfers in. Interest paid annually or monthly. Branch and postal version available at the same rate.
Julian Hodge Bank	Fixed Rate Cash ISA – 1 Year	1.65%	Post	Access on closure only subject to penalty fee. The penalty is calculated by the provider at the time of request and can vary. Allows transfers in. Interest paid annually.
Holmesdale Building Society	Cash NISA 1 Year Fixed Rate Bond (Issue 1)	1.60%	Post / Branch	Access on closure or full transfer out only, subject to 90 days loss on interest. Transfers in are not allowed. Interest paid on maturity.
Leeds Building Society	1 Year Fixed Rate ISA (Issue 70)	1.60%	Online / Post / Branch	A maximum of 25% of the balance can be withdrawn without notice or penalty. Additional withdrawals subject to 60 days loss of interest. Allows transfers in. Maturity date is 31/05/2016. Interest paid annually on 31st May and on maturity.
Skipton Building Society	1 Year Fixed Rate Cash ISA	1.55%	Post / Online / Branch	Access on closure only, subject to 180 days loss of interest. Allows transfers in. Interest paid annually or monthly.

Best Buy 2 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Apply	Facts
Leeds Building Society	2 Year Fixed Rate ISA (Issue 65)	2.10% on balances of £15,000+ (1.70% below £15,000)	Post / Online / Branch	A maximum of 25% of the balance can be withdrawn without notice or penalty. Additional withdrawals subject to 150 days loss of interest. Allows transfers in. Maturity date is 31/05/2017. Interest paid annually on 31st May and on maturity.
Santander	123 2 Year Fixed Rate ISA	2%	Online / Branch / Phone	Access on closure or full transfer out only, subject to 120 days loss of interest. Maturity date is 01/05/2017. Available to new or existing 123 or Santander select customers only. Interest paid annually on 1st April. Upon maturity, account reverts to ISA Saver paying up to 1.50%.
Post Office	Online ISA – 2 Year Fixed Rate Issue 1	1.95%	Online	Access on closure only, subject to 180 days loss of interest. Allows transfers in. Interest paid annually.
Julian Hodge Bank	Fixed Rate Cash ISA - 2 Year	1.90%	Post	Access on closure only subject to penalty fee. The penalty is calculated by the provider at the time of request and can vary. Allows transfers in. Interest paid annually.
Kent Reliance	Two Year Fixed Rate Cash NISA - Issue 17	1.85%	Post / Online / Branch	Withdrawals, closure or transfers out allowed, subject to 180 days loss of interest on the amount withdrawn. Transfers in accepted. Interest paid annually or monthly.

Best Buy 3 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Apply	Facts
Leeds Building Society	3 Year Fixed Rate ISA (Issue 39)	2.20%	Online / Post / Branch	A maximum of 25% of the balance can be withdrawn without notice or penalty. Additional withdrawals subject to 240 days loss of interest. Allows transfers in. Maturity date is 31/05/2018. Interest paid annually on 31st May and on maturity.
Yorkshire Building Society (Barnsley BS, Chelsea BS, Norwich and Peterborough BS)	Fixed Rate ISA to 31/03/2018	2.15%	Post / Branch	Access on closure or full transfer to another provider only, subject to 180 days loss of interest. Allows transfers in. Maturity date is 31/03/2018. Interest paid annually or monthly.
Virgin money	Fixed Rate Cash E-ISA Issue 111	2%	Online	Withdrawals allowed subject to 120 days loss of interest. Maturity date is 24/04/2018. Allows transfers in. Branch and postal version available at the same rate. Interest paid annually or monthly.
Skipton Building Society	3 Year Fixed Rate Cash ISA	1.90%	Post / Online / Branch	Access on closure only, subject to 240 days loss of interest. Transfers in accepted. Interest paid annually or monthly.
Principality Building Society	3 Year Fixed Rate Cash ISA – Issue 133	1.90%	Post / Online / Branch	Access on closure or full transfer out only, subject to 270 days loss of interest. Transfers in accepted. Interest paid annually. On maturity account is transferred to a variable rate ISA.

Best Buy 4 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Apply	Facts
Saffron Building Society	Four Year Step Cash NISA	2.50%	Post / Branch	Access on closure or transfer out only, subject to 270 days loss of interest. Interest rate increases each year; in year 1 it pays 1.75%, year 2 is 2.20%, year 3 is 2.60% and during the 4th year the account pays 3.45%.
Coventry Building Society	Fixed Rate ISA (26) 31.05.2019	2.25%	Post / Online / Branch / Telephone	Access on closure only subject to 120 days loss of interest. 2015/2016 ISA's can be transferred in, no other transfers allowed. Interest paid annually on 30th November.
Julian Hodge Bank	Fixed Rate Cash ISA - 4 Year	2%	Post	Access on closure only subject to penalty fee. The penalty is calculated by the provider at the time of request and can vary. Allows transfers in. Interest paid annually.
West Brom Building Society	4 Year Fixed Rate ISA	1.75%	Post / Branch	Withdrawals allowed subject to 120 days' notice or loss of interest. Maturity date is 31/03/2019. Transfers in accepted. Interest paid annually.

Best Buy 5 Year Fixed Rate ISAs

Provider	Account Name	Interest Rate	Apply	Facts
Virgin Money	Fixed Rate Cash E-ISA Issue 115	2.35%	Online	Withdrawals allowed subject to 180 days loss of interest. Maturity date is 24/04/2020. Branch and postal version available at the same rate. Allows transfers in. Interest paid annually or monthly.
United Trust Bank	ISA 5 Year Bond	2.30%	Post / Branch	No access within the term, apart from interest, which can be withdrawn annually. Transfers in only, no new money. Interest paid annually.
Principality Building Society	5 Year Fixed Rate Cash ISA - Issue 137	2.20%	Post / Online / Branch	Access on closure or full transfer out only, subject to 360 days loss of interest. Transfers in accepted. Interest paid annually. On maturity account is transferred to a variable rate ISA.
Julian Hodge Bank	Fixed Rate Cash ISA – 5 Year	2.20%	Post	Access on full transfer/closure only subject to a penalty fee. The penalty is calculated by the provider at the time of request and can vary. Transfers in accepted. Interest paid annually on 31st August.
Skipton Building Society	5 Year Fixed Rate Cash ISA	2.10%	Post / Online / Branch	Access on closure only, subject to 365 days loss of interest. Transfers in accepted. Interest paid annually or monthly.