

Important information about ISAs

From 6 October 2009, the ISA subscription limit will increase to £10,200 for anyone eligible to invest in an ISA who was born on or before 5 April 1960 (that is, who will be aged 50 or over during the current tax year). Up to £5,100 of the new ISA allowance can be saved in a cash ISA with one provider. The remainder of the £10,200 can be invested in a stocks and shares ISA with either the same or another provider. Alternatively, the full £10,200 can be invested in a stocks and shares ISA with one provider.

These changes apply to all the Cash ISAs we currently offer:

- **Notice Cash ISA**

For new and existing savers aged 16 years and over

- **Square Deal Cash ISA**

An instant access cash ISA for new and existing savers aged 16 years and over

- **Senior Monthly Cash ISA**

An instant access cash ISA for new and existing savers aged 55 years and over

The higher limits will apply to all eligible ISA investors (regardless of age) with effect from 6 April 2010.

However, if you are aged 50+ on or before April 2010 please read the reverse of this leaflet.

Call **01635 555777**

Visit us at **newbury.co.uk/savings**

Head Office 17 Bartholomew Street, Newbury, Berks RG14 5LY

Email savings@newbury.co.uk

Due to the favourable tax treatment of ISAs, there are a number of ISA terms and conditions you need to be aware of. Please read 'General ISA terms and conditions' which are available at your local branch or visit our website.



NEWBURY
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Are you aged 50+ on or before 5 April 2010?

Please read the following examples to find out how the increase in ISA subscription limits may affect you.

Example 1

An individual is aged 65. He has not opened an ISA in tax year 2009-10. From 6 October 2009 his ISA allowance will be £10,200. Up to £5,100 of his allowance can be saved in a cash ISA with one provider. The remainder of the £10,200 can be invested in a stocks and shares ISA with either the same or another provider. Alternatively, the full £10,200 can be invested in a stocks and shares ISA with one provider.

Example 2

An individual is aged 70. She has opened a cash ISA in 2009-10 in which she has subscribed £3,600. From 6 October 2009 she will have an ISA allowance of £10,200. She could save up to another £6,600 in ISAs. This could be up to £1,500 in the same cash ISA, or up to £6,600 in a stocks and shares ISA with either the same or another provider, or a combination of both.

Example 3

An individual's fiftieth birthday falls on 15 March 2010. He has opened up a stocks and shares ISA in 2009-10 in which he has subscribed £7,200. From 6 October 2009 he could save up to another £3,000 in ISAs. This could be up to £3,000 in the same stocks and shares ISA, or up to £3,000 in a cash ISA with either the same or another provider, or a combination of both.

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Newbury Building Society is authorised and regulated by the Financial Services Authority (registration no. 206077). English Law applies and we will communicate with you in English. We are participants of the Financial Ombudsman Service. We have a complaints procedure which we will provide on request. Most complaints that we cannot resolve can be referred to the Financial Ombudsman Service.