



Changes to our Terms and Conditions – Summary Guide

We're making some changes to our Cash ISA Terms and Conditions from 9 April 2025.

To help highlight changes we're making, here is a table outlining the sections that have been updated.

You can find the Ts and Cs on our website at aibni.co.uk/help-and-guidance.

What does the change relate to?	Where can I find this?	Summary of Changes
The Account criteria	Section C, 2	Removed: Where a break between subscriptions lasts for a whole tax year then a fresh application form must be completed by you before subscriptions can recommence. This is no longer required.
What happens if you have paid money to a fraudster?	Section C, 6, 6.2	New: We have added a new clause about "authorised push payment (APP)" scams and what this covers.

We made the following change to our Cash ISA Terms and Conditions in April 2024.

We wrote to Cash ISA customers aged 16-18 at the time we made the change.

Eligibility criteria	Section C, 1, 1.1	Amended: Minimum age criteria updated to 18 for new accounts.
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