

Summary Box

Key product information for our cash ISA

Account name	Marks & Spencer Cash Individual Savings Account (ISA)								
Interest rates (AERs)	<p>Variable Rate Savings Options</p> <p>Advantage Cash ISA option</p> <table border="1"><tr><td>AER/Tax-free</td><td>3.00%</td></tr></table> <p>The interest rate on the Advantage Cash ISA option is variable. Please note that balances held in our Tracker Cash ISA option cannot be transferred in to the Advantage Cash ISA option.</p> <p>Flexi Cash ISA option</p> <table border="1"><tr><td>AER/Tax-free including bonus</td><td>2.65%</td></tr></table> <p>Rate includes a 1.25% bonus payable for 30 months from initial deposit. Following the end of the bonus period, the underlying rate will be paid (currently 1.40% AER/Tax-free). Available to existing Flexi Cash ISA option savers only.</p> <p>Tracker Cash ISA option</p> <p>0.50% AER/Tax-free – guaranteed to at least match the Bank of England's base rate until 1 January 2013*. Available to existing Tracker Cash ISA option savers only.</p> <p>All interest rates above are variable and are correct as at 1 March 2012.</p> <p>Fixed Rate Savings Option (Issue 13):</p> <table border="1"><tr><td>AER/Tax-free</td><td>1 year bond 3.25%</td><td>2 year bond 3.50%</td><td>3 year bond 3.75%</td></tr></table>	AER/Tax-free	3.00%	AER/Tax-free including bonus	2.65%	AER/Tax-free	1 year bond 3.25%	2 year bond 3.50%	3 year bond 3.75%
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Tax status	Interest is paid tax-free								
Conditions for bonus payment (Flexi Cash ISA option)	The 1.25% bonus will be paid for 30 months from the date of your first deposit into the Flexi Cash ISA option. Any subsequent top ups into the Flexi Cash ISA option will be subject to the bonus period commencing on your first deposit. If you withdraw or transfer out the entire balance of your Flexi Cash ISA option, for any subsequent deposits into this option (or transfer in from another ISA manager) the bonus period will apply from the date of your first deposit rather than the date of the subsequent deposit following the withdrawal.								
Withdrawal arrangements	<p>No notice period for all cash ISA options</p> <p>No charges for withdrawals from the Variable Rate Savings Options</p> <p>Fixed Rate Savings Option charges for full withdrawal (partial withdrawals not permitted) before maturity:</p> <table border="1"><thead><tr><th></th><th>1 year bond</th><th>2 year bond</th><th>3 year bond</th></tr></thead><tbody><tr><td>Withdrawal charge</td><td>£50</td><td>£75</td><td>£100</td></tr></tbody></table>		1 year bond	2 year bond	3 year bond	Withdrawal charge	£50	£75	£100
	1 year bond	2 year bond	3 year bond						
Withdrawal charge	£50	£75	£100						
Access	Post and telephone								