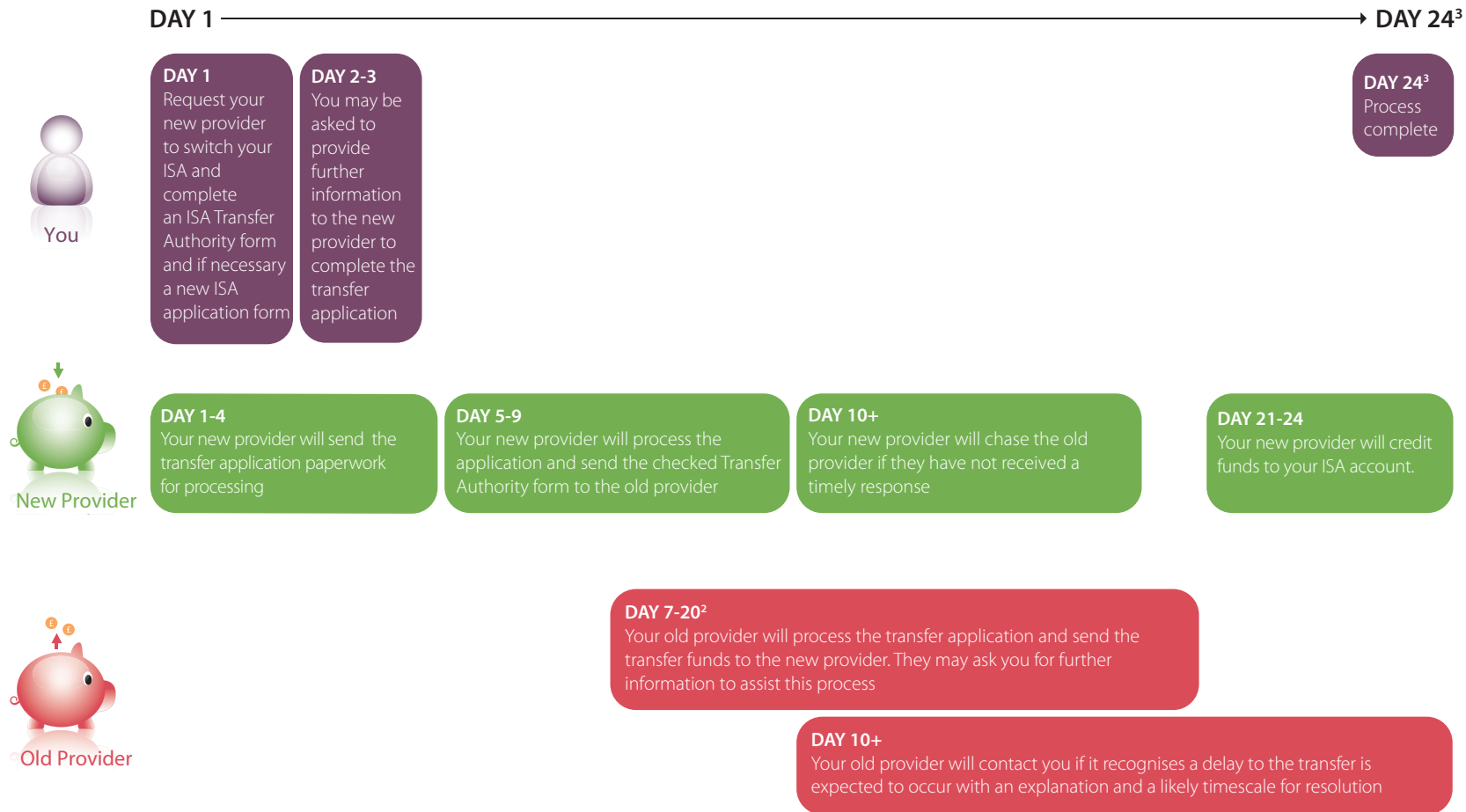


Transferring Your Cash ISA (effective until 31 December 2010)

Outlines a typical Cash ISA transfer process, which may vary between ISA providers¹



Please note:

¹Timings are indicative of a typical ISA transfer process and may vary between providers. You are advised to check specific procedures with your provider. Timings shown refer to working days, not elapsed days.

²You have the right to stipulate a longer timescale for your ISA transfer - you may want to do this in order to take account of any applicable notice period, to avoid interest penalties etc.

³The industry is taking steps to shorten the Cash ISA transfer process so that it completes on Day 16 from 1 January 2011 onwards.

