

0800 183 8863
ingdirect.co.uk

ING Direct Cash ISA 2012/2013



Tax free saving the easy way

Information correct as at 06/04/2012. Save from £1 to £5,640 in the 2012/2013 tax year (subject to ISA subscription limits). If you deposit more than your maximum subscription allowance we reserve the right to send the whole amount back to you. With a cash ISA, provided you remain eligible, the interest will be exempt from tax. The value of tax treatment described will depend on individual circumstances. Tax rules could change. You can only hold one active cash ISA per tax year. We may monitor or record calls. The cost of calls to 0800 numbers from UK landlines is free. The cost of calls from mobile phones may vary. Must be a UK resident aged 18+. No loss of interest for withdrawals which may take up to 2 business days to complete. ING Direct is covered by the Dutch Deposit Guarantee Scheme.

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ING  DIRECT
A decent way to do banking



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Cash ISA

The hassle free way to save



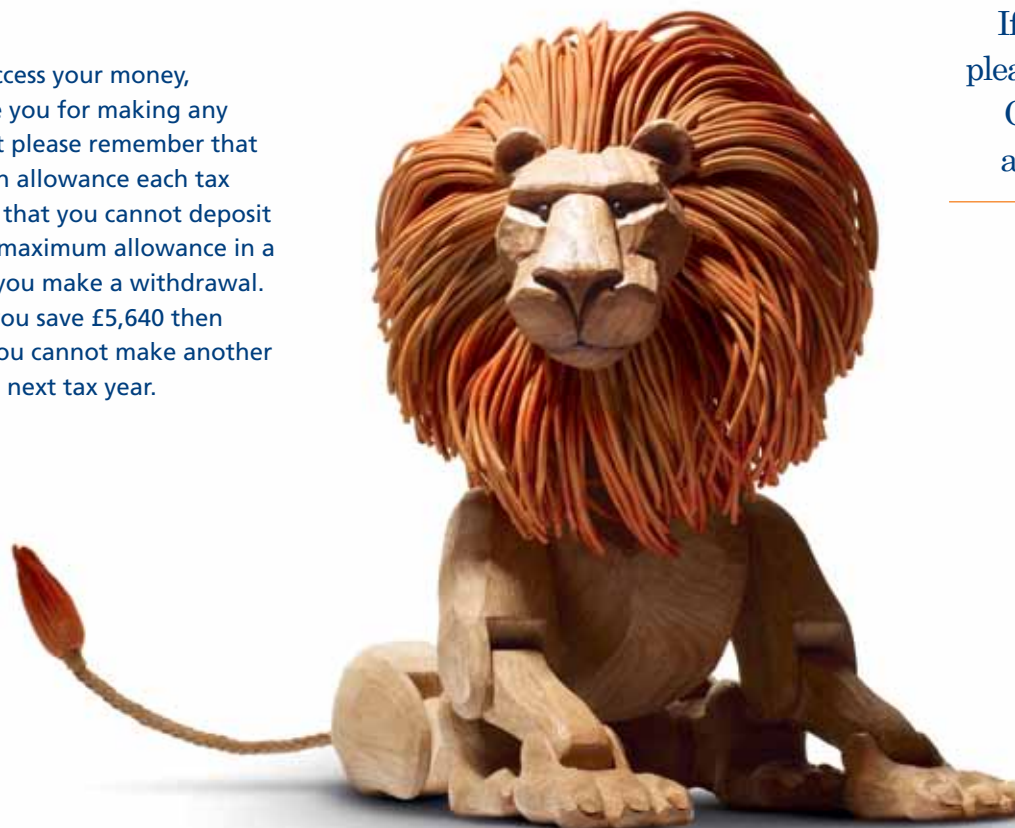
A cash ISA from ING Direct is a simple, straightforward way to save and comes complete with a great rate. And because all the interest earned is tax free, it's the perfect way to earn more.

It's easy to get started

- Money can be deposited into a cash ISA as often as you like up to a maximum of £5,640 in the 2012/2013 tax year
- An ING Direct Cash ISA 2012/2013 can be opened with as little as £1 and up to £5,640 can be saved in the tax year
- The cash ISA can be topped up regularly or with a one off deposit
- Tax free interest is calculated daily and paid monthly, so the sooner the full amount is deposited, the more interest is earned

Accessing money in a cash ISA

If you need to access your money, we won't charge you for making any withdrawals. But please remember that cash ISAs have an allowance each tax year. This means that you cannot deposit more than your maximum allowance in a tax year even if you make a withdrawal. For example, if you save £5,640 then take out £500, you cannot make another deposit until the next tax year.



How to open an account

It's easy to apply for your ING Direct Cash ISA, all you need to ensure is:

- You are a UK resident aged 18 years or over
- You have a UK current account with a cheque book and Direct Debit facility
- You have not already subscribed to a cash ISA this tax year

If you have any questions, please give our award winning Customer Services Team a call on **0800 183 8863**