

# Helping you transferring into the Santander Help to Buy: ISA

I don't hold an existing Help to Buy: ISA, I haven't paid into a cash ISA this tax-year and don't have any balances from previous tax-years that I want to transfer into the Santander Help to Buy: ISA.

You can simply open a Help to Buy: ISA and fund the account up to the deposit limits.

I hold an existing Help to Buy: ISA.

You can only hold one Help to Buy: ISA at any time. If you hold an existing Help to Buy: ISA with another provider, the balance of your Help to Buy: ISA must be transferred in full from your current provider as part of your application. You can do this by completing the **Help to Buy: ISA Transfer Form**.

I have opened and funded another cash ISA in the current tax-year (a tax-year runs from 6 April to the following 5 April). The balance of this cash ISA is £1,200 or less.

The first deposit made into the Help to Buy: ISA can't exceed £1,200. As you have a cash ISA with a balance of £1,200 or less, you can open a Help to Buy: ISA and transfer in what you have paid in your cash ISA already this current tax year.

I have opened and funded another cash ISA in the current tax-year (a tax-year runs from 6 April to the following 5 April). The balance of this cash ISA is more than £1,200.

The first deposit made into the Help to Buy: ISA can't exceed £1,200. As you have a cash ISA with more than this amount, you can choose to withdraw money from your existing cash ISA to bring its balance to £1,200 before you transfer it into the Help to Buy: ISA. **Any money withdrawn from the ISA will lose its tax-free status.**

I have opened and funded another cash ISA in a previous tax-year (a tax-year runs from 6 April to the following 5 April) and want to transfer these funds. The balance of this cash ISA is £1,200 or less.

The first deposit made into the Help to Buy: ISA can't exceed £1,200. As you have a cash ISA with £1,200 or less than this amount, you can open a Help to Buy: ISA and transfer in up to £1,200 of what you have paid into the ISA in previous tax years.

I have opened and funded another cash ISA in a previous tax year (a tax-year runs from 6 April to the following 5 April) and want to transfer these funds. The balance of this cash ISA is more than £1,200.

The first deposit made into the Help to Buy: ISA can't exceed £1,200. You can choose to transfer up to £1,200 from your previous tax year's cash ISA into the Help to Buy: ISA.



Backed by  
HM Government

## ■ Cash ISAs held with another provider

Can be transferred by completing the Help to Buy: ISA Transfer Form.

## ■ Cash ISAs held with Santander

Can be transferred by calling us on **0800 328 1328** after you have opened the Help to Buy: ISA.

