

Our products

We offer a variety of savings and investments so suit different people's needs. All backed by HM Treasury.

<h2>Premium Bonds</h2>	Key Benefits Two £1 million jackpots Over two million prizes each month All prizes are tax-free Provides unique fun element in a portfolio	Rate 1.25% Variable. Rate for prize fund. The odds of each £1 unit winning a prize are 30,000 to 1 each month.	Min £100	Max £50,000	Who for Individuals 16+. Under 16, by parents, guardians, (great) grandparents.	Access Funds normally received within 8 working days by BACS or crossed warrant.
<h2>Direct ISA</h2>	Key Benefits Tax-free	Rate 1.00% tax-free/AER	Min £1	Max £15,240 per tax year	Who for Individuals 16+.	Access Repayment by BACS. Withdrawals - no notice no penalty.
<h2>Direct Saver</h2>	Key Benefits High max limit	Rate 0.80% gross/AER Rates variable	Min £1	Max £2 million per person	Who for Individuals, or jointly.	Access Repayment by BACS. Min withdrawal £1.
<h2>Income Bonds</h2>	Key Benefits Monthly income Variable interest rate High max limit	Rate 1.00% gross/AER Rates variable	Min £500	Max £1 million per person	Who for Individuals, or jointly.	Access Easy access (no notice, no penalty). Repayment by BACS.
<h2>Children's Bonds</h2>	Key Benefits Long-term, tax-free investment for their child's future Guaranteed return after 5 years	Rate 2.50% tax-free/AER, guaranteed for 5 years Issue 35	Min £25	Max £3,000 Per Issue, per child	Who for Under 16, by parents, guardians, (great) grandparents.	Access Repayment by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.
<h2>Investment Account</h2>	Key Benefits Postal only account High max limit Variable interest rate	Rate 0.45% gross/AER variable	Min £20	Max £1 million per person	Who for Individuals aged 16 or over, or jointly. Under 16, by parents, guardians, (great) grandparents.	Access Easy access (no notice, no penalty). Repayment by BACS or crossed warrant.

Currently off-sale to new customers

<p>65+ Guaranteed Growth Bonds</p>	<p>Key Benefits Guaranteed rates</p>	<p>Rate Rate not applicable</p>	<p>Min £500</p>	<p>Max £10,000 per person, per Issue</p>	<p>Who for Individuals, or 2 jointly</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<p>Guaranteed Growth Bonds</p>	<p>Key Benefits Guaranteed rates Choice of terms High max limit Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £500</p>	<p>Max £1 million Sole maximum, paid gross £2 million Joint maximum, paid gross</p>	<p>Who for Individuals 16+ or 2 jointly; trustees.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<p>Guaranteed Income Bonds</p>	<p>Key Benefits Guaranteed monthly income Choice of terms High max limit Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £500</p>	<p>Max £1 million per person, per Issue</p>	<p>Who for Individuals, or 2 jointly; trustees for not more than 2 individuals.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>
<p>Index-linked Savings Certificates</p>	<p>Key Benefits Tax-free Inflation linked to RPI Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £100</p>	<p>Max £15,000 per person, per Issue</p>	<p>Who for Individuals 16+, (also jointly), trustees.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equal to 90 days' interest on the amount cashed in and a loss of index-linking on the whole Certificate for the investment year.</p>
<p>Fixed-Interest Savings Certificates</p>	<p>Key Benefits Tax-free Guaranteed returns Can be held in Trusts and SIPPs</p>	<p>Rate Rate not applicable</p>	<p>Min £100</p>	<p>Max £15,000 per person, per Issue</p>	<p>Who for Individuals 16+, (also jointly), trustees.</p>	<p>Access Funds normally received within 8 working days by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.</p>

Definitions

Tax-free means that the interest or prizes are exempt from UK Income Tax and Capital Gains Tax.

AER (Annual Equivalent Rate) is a notional rate that illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and AER are the same.

Gross is the taxable rate of interest without the deduction of UK Income Tax.

For all information, including to download brochures and application forms: Visit nsandi-adviser.com

Call us free on **0800 092 1228**

You can now call us any time. We're here in the UK all day, every day.

Calls from mobiles and some landline providers may not be free. Calls may be recorded.

Email adviser@nsandi.com