

Our products

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

Premium Bonds	Key benefits Two £1 million jackpots. Over two million prizes each month. All prizes are tax-free. Provides a unique fun element in a portfolio.	Rate 1.15% 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, grandparents or great-grandparents.	Access Funds normally received within 8 working days by BACS or crossed warrant.
Investment Guaranteed Growth Bonds	Key benefits Fixed rate Bond with a highly competitive rate. On sale until 10 April 2018.	Rate 2.20% gross/AER, guaranteed for 3 years	Min £100	Max £3,000 per Issue, per person	Who for Individuals 16+.	Access Repayment by BACS. Can only invest and manage this Bond online. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.
Direct ISA	Key benefits Tax-free.	Rate 0.75% tax-free/AER, variable	Min £1	Max £20,000 per tax year	Who for Individuals 16+.	Access Repayment by BACS. Withdrawals - no notice no penalty.
Direct Saver	Key benefits High max limit.	Rate 0.70% gross/AER, variable	Min £1	Max £2 million per person	Who for Individuals, or jointly.	Access Repayment by BACS. Min withdrawal £1.
Income Bonds	Key benefits Monthly income. High max limit. Can be held in Trusts and SIPPs.	Rate 0.75% gross/AER, variable	Min £500	Max £1 million per person	Who for Individuals, or jointly.	Access Easy access (no notice, no penalty). Repayment by BACS.
Children's Bonds	Key benefits Long-term, tax-free investment for their child's future. Guaranteed return after 5 years.	Rate 2.00% tax-free/AER, guaranteed for 5 years Issue 36	Min £25	Max £3,000 Per Issue, per child	Who for Under 16, by parents, guardians, grandparents or great-grandparents.	Access Repayment by BACS. No penalty for repayment at full term. Otherwise penalty equivalent to 90 days' interest on amount cashed in.
Investment Account	Key benefits Postal only account. High max limit. Can be held in Trusts.	Rate 0.45% gross/AER, variable	Min £20	Max £1 million per person	Who for Under 16, by parents, guardians, grandparents or 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) 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 the 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. We may record your call to help us give you the best service.

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