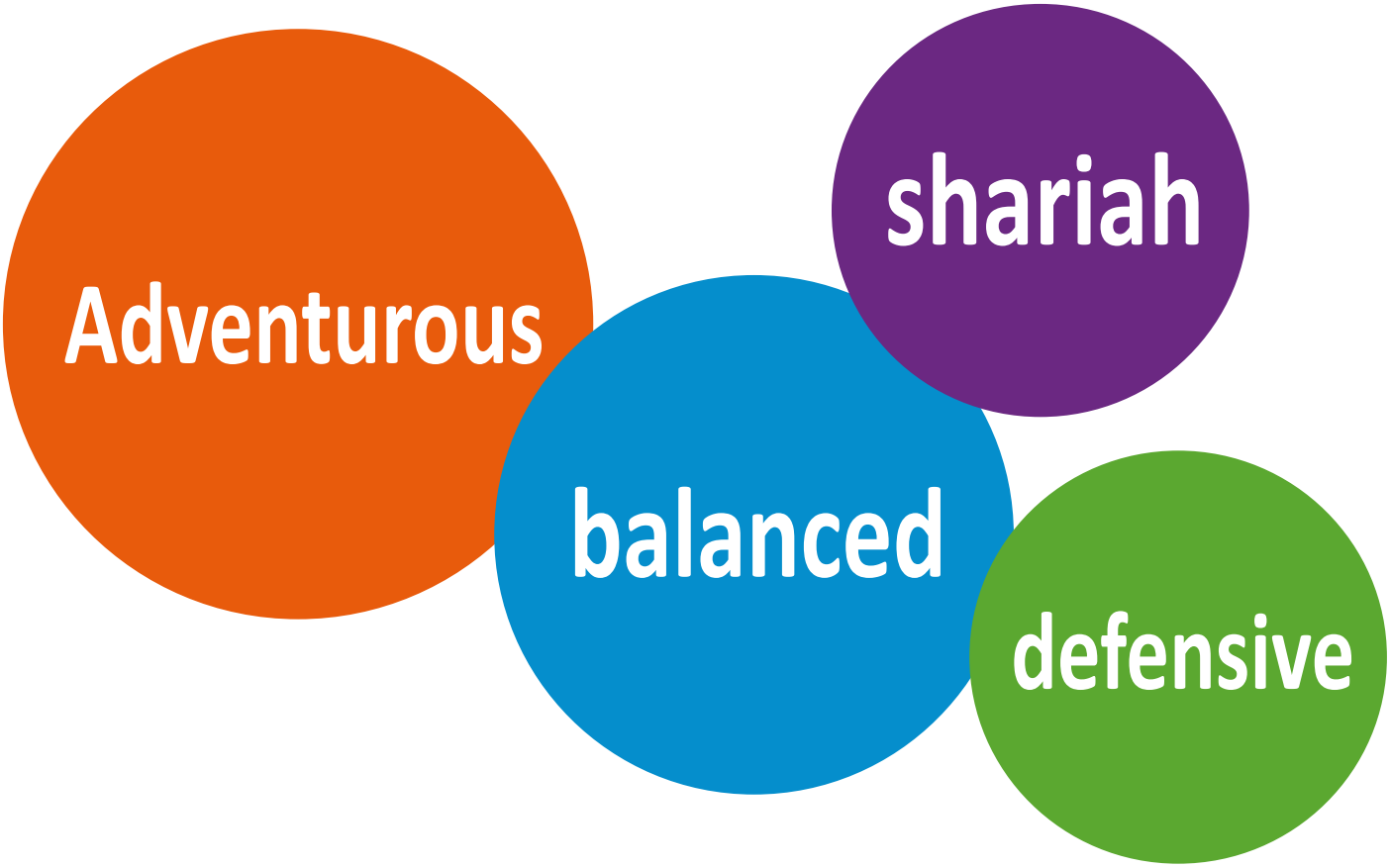
the Children's saving up for when they grow up ISA



terms and conditions

The Childrens ISA Junior ISA
&
The Childrens ISA Grown Up ISA

Quai

Updated May 2026

Terms and Conditions

This is an important document which sets out the terms and conditions for The Children's ISA Junior ISA and The Children's ISA Grown-Up ISA (Each an "Account" and together "Accounts") together with information on how the Accounts are operated and administered. It forms the contract between you, us, and the Product Provider. Your Account(s) is a Stocks and Shares ISA.

You should read this document carefully and keep it safe along with any other documents provided to you. Please contact The Children's ISA if you have any questions about these Terms.

References to "you", or "your" means, in respect to The Children's ISA Grown-Up ISA, the person who is applying for, or has successfully applied for, a Grown-Up ISA. In respect to The Children's ISA Junior ISA, the Registered Contact who is applying for, or has successfully applied for, a Junior ISA.

References to "we", "us" or "our" mean The Children's ISA.

References to "Product Provider", "they", "them" or "their" mean Quai Investment Services Limited.

Any reference in these Terms to tax and legislation are based on the Product Providers understanding of current law and HMRC practice. Tax and legislation are likely to change in the future.

1. Roles and responsibilities

This section 1 applies to both the Grown-Up ISA and the Junior ISA.

1.1 The provision and operation of the Accounts involves various entities; this section sets out the roles and responsibilities for each entity so you can clearly see who is involved and in what capacity they act.

1.2 Quai Investment Services Limited is the HMRC registered ISA Plan Manager and is authorised and regulated by the Financial Conduct Authority (FCA). It is responsible for the operation of the Accounts and executing the required functions in line with the HMRC and FCA Rules. Quai Investment Services Limited have appointed Quai Administration Services Limited to provide administrative support in connection with the Accounts.

1.3 The Children's ISA provides the platform in which you can apply for an Online Account, make contributions, buy, and sell investments and monitor the activity and value of your Junior ISA.

2. The Children's ISA Online Service

This section 2 applies to both the Grown-Up ISA and the Junior ISA.

2.1 Availability

2.1.1 We will make reasonable efforts to make sure that your Account(s) can be viewed online at any time but cannot promise that you will always be able to access it at all times. There may be times when we need to interrupt our online service for business and operational reasons but will always try to give you notice if this happens. Neither us nor the Product Provider will not be liable to you if our online service is temporarily unavailable for any reason.

2.1.2 We have the right to suspend access to your Account(s) at any time, if in our reasonable opinion you have failed to comply with any material provisions of these Terms.

2.2 Intellectual Property

2.2.1 We own or licence all intellectual property rights on our website, and in all of the material available on it. This material is protected by copyright laws and treaties around the world, and we reserve all rights in respect of this.

2.3 Security

2.3.1 You must use the Security Details that we give you to access your Account(s) and to give us any instructions.

2.3.2 You must take all reasonable precautions to keep safe and prevent fraudulent use of your Security Details. You must take reasonable care not to disclose, or to allow the disclosure of, your Security Details. Please note that we will never ask for your password. You should not respond to any unsolicited emails which look as if they originate from us which ask you to enter your password or personal information. We will never issue emails of this type unless specifically requested by you to do so.

2.3.3 We and the Product Provider may rely on any instructions that are received whilst your Account(s) have been activated using your Security Details.

2.3.4 You will be responsible for (and both The Children's ISA and the Product Provider shall be entitled to rely upon) any relevant instruction which is authenticated using your Security Details, unless you establish that the relevant instruction is not an authorised instruction and either:

(i) We and the Product Provider acted upon the relevant instruction after you had told us and them, or we and them had actual notice, that your Security Details or any other access details in relation to your Account had been disclosed to or otherwise obtained by an unauthorised third party or if the safety of these Security Details was in jeopardy; or

(ii) The unauthorised use of your Security Details or any other access details in relation to your Account (and our and the Product Provider's reliance on the relevant instruction) did not result from your failure to take reasonable care to protect such details or otherwise to comply with your obligations under these Terms.

2.3.5 You should change your Security Details and contact us immediately if you know or suspect that any of your Security Details or any other access details in relation to your Account have been disclosed to, or obtained by, an unauthorised third party or if the safety of these Security Details may be in jeopardy.

2.3.6 Both The Children's ISA and the Product Provider will act on any instructions given in accordance with these Terms that appear, in both our and their opinion, to be valid, and have no duty to make any further enquiries in relation to such instructions.

2.4 Communication

2.4.1 Our service is provided exclusively via our website. However, we may also contact you by telephone, email, or post, using your details provided.

2.4.2 It is your responsibility to ensure that all of your details are kept current and up to date.

2.5 Risk of Online Communication

2.5.1 We will take all reasonable measures to make sure that the security of our systems is not compromised. However, there are inherent risks in using an online system. Communications between you, us, and the Product Provider through the internet or by phone are not guaranteed to be secure or reliable. Neither us nor the Product Provider cannot guarantee that they will be free from:

(i) Technical failure or corruption; or

(ii) Error or delay; or

(iii) Misuse, fraudulent use, or access by unauthorised persons.

2.5.2 Both us and the Product Provider will not be liable for losses caused because of anything that is outside of our, or their, reasonable control.

2.5.3 It is recommended that you and any person acting on your behalf use anti-virus software on your computer or any other electronic device that you use to access your Online Account.

3. Operating Your Account(s)

Section 3.1 below applies to both the Grown-Up ISA and the Junior ISA. Please refer to section 3.2 for additional Terms applicable to the Junior ISA.

3.2 General

3.1.1 The terms of your agreement with us and the Product Provider are set out in these Terms, each Application, the Grown-Up ISA and/or Junior ISA declaration(s), the Grown-Up ISA Key Features, the Junior ISA Key Features, and your Confirmation Schedule.

3.1.2 We, and the Product Provider, do not provide advice about the Accounts or allowable investments. The Accounts are only available to you on an execution only basis. If for any reason you are unsure about the suitability of our Accounts for your financial circumstances, you should seek financial advice from an FCA authorised and appropriately qualified financial adviser.

3.1.3 The Accounts are only available through our website www.thechildrensisa.com

3.1.4 The Product Provider will act on all instructions transmitted to them by us on your behalf and they shall not be liable to you for any error that we may make in the detail or provision of such instructions.

3.1.5 All reports and documentation will be provided to you for access via your Online Account. In addition, our website provides information about the Accounts, together with links to important information.

3.1.6 By applying for an Account(s), you agree that you do not require the Product Provider to provide reports, statements, contract notes or other documentation associated with your Accounts other than in electronic form via your Online Account. You must keep your contact

details up to date so that we can notify you when any important documents are sent via your Online Account.

3.1.7 You accept that where we, or the Product Provider, are required to provide you with written notice then this will be given to you by the means of electronic correspondence as set out above.

3.1.8 There may be circumstances which require the Product Provider to review these Terms and the charges being made. In this event they will notify us, and we will notify you, of any amendments to these Terms at least 30 days prior to the change taking effect. However, the Product Provider does reserve the right in extreme circumstances to vary these Terms with shorter notice e.g., a change to an existing, or implantation of a new regulatory requirement which they must action immediately.

3.1.9 You authorise the Product Provider to provide HMRC, the FCA and any other relevant authority with all the relevant information about your Account(s) and its investments as required by them.

3.1.10 In accordance with the FCA rules the Product Provider has categorised you as a Retail Client. As a Retail Client you will benefit from the greatest level of protection available under the regulatory system.

3.1.11 If you materially breach these Terms then we and the Product Provider reserves the right, without further notice, to close your Account(s), require you to transfer out your Account(s) to an alternative provider, or any combination of these.

3.2 Junior ISA

3.2.1 We will only accept instructions from you as the Registered Contact for the Junior ISA.

3.2.2 A Junior ISA cannot be operated under a Power of Attorney for the Registered Contact.

3.2.3 The role of the Registered Contact can be passed to another person who has parental responsibility for the child. In most circumstances, the Registered Contact can only be changed with the consent of the existing Registered Contact. On receipt of appropriate instructions from you, we will action the change.

3.2.4 In the case of the death of the Registered Contact, we will need to be provided with either the original or certified copy of the death certificate as proof of death. We will not act on further instruction in respect of the Junior ISA until a new Registered Contact is appointed.

3.2.5 If the child is between 16 and 18 years of age, they can become the Registered Contact for their Account at any time without the consent of the existing Registered Contact (subject to an exception for children suffering mental disorder). Once the child has assumed the role of Registered Contact, this cannot be passed to another person. This change can also be effected by us on receipt of the appropriate instructions from you or the child.

3.2.6 The consent of the existing Registered Contact is not required to effect a change in the Registered Contact where:

(i) He or she has died or is incapacitated; or

(ii) He or she cannot be contacted; or

(iii) A new Registered Contact has adopted the child; or

(iv) A court has ordered the change.

3.2.7 We will write to you as the Registered Contact one month prior to the child's 18th birthday. When the child turns 18 the Junior ISA will automatically become a Grown-Up ISA.

3.2.8 Once the Junior ISA automatically becomes a Grown-Up ISA, instructions can only be received from the named individual of the Grown-Up ISA when we have received their National Insurance number. No further instructions can be accepted from the Registered Contact.

4. Opening your Account(s)

Sections 4.1, 4.2 and 4.3 below apply to both the Grown-Up ISA and the Junior ISA. Please refer to section 4.4 for additional Terms applicable to the Grown-Up ISA and section 4.5 for additional Terms applicable to the Junior ISA.

4.1 Account Opening Criteria

4.1.1 Your Account(s) will be opened when we receive all necessary information from you or when all of our requirements have been met if this is later. The Product Provider reserves the right, at their absolute discretion, to refuse your Application without providing any reason for their decision. You will receive confirmation schedule that your Application has been accepted.

4.1.2 You may not open an Account(s) jointly with anyone else.

4.2 Identity Checks

4.2.1 Before your Account(s) is opened, and during the course of the relationship, to meet their legal obligations including under money laundering regulations, the Product Provider may ask you for evidence of your identity.

4.2.2 Your Account(s) maybe opened, but the Product Provider may not accept further instructions from you, and they will not be able to return any monies to you until they have been able to satisfy themselves as to your identity.

4.3 Cancellations

4.3.1 You have the right to cancel your Application. You have 30 calendar days from receipt of your Confirmation Schedule to inform us that you have changed your mind and wish to cancel your Application. We will proceed with your Application during the cancellation period and follow any investment instructions that you have given to us during this period.

4.3.2 Where investments are made during this 30-day cancellation period, and we receive a valid notice of cancellation, you will be responsible for subsequently instructing disinvestment. Neither we nor the Product Provider will be liable if the amount realised is less than the cost of acquiring the investments.

4.3.3 If you wish to cancel your Application you can do so by contacting us by email at info@thechildrensisa.com or by telephone on 0161 914 6099.

4.4 Grown-Up ISA

4.4.1 To open an Account you must satisfy the eligibility requirements of the ISA regulations. Those requirements are:

(i) You must be at least 18 years of age.

(ii) You must be a resident in the United Kingdom (UK) or, if you are not, you must be working as a Crown employee serving overseas and paid out of the public revenue of the UK (this will typically be people who are serving members of the armed forces or diplomats), or be married to, or in a civil partnership with, a person who performs such duties.

The United Kingdom does not include the Channel Islands, the Isle of Man or Gibraltar. You must provide us with your permanent residential address. You are responsible for providing us with the correct details at all times, including your postal and email address.

If you cease to be resident in the UK or are living overseas and are no longer a Crown employee or married to, or in a civil partnership with a person who performs such duties, and therefore fail to qualify for your Account under the ISA regulations, you must notify us immediately. You may not pay any further subscriptions to it until you become eligible again.

4.4.2 You may not open an Account if you are a US Person as defined by the US Internal Revenue Service. If at any point you become a US Person, then you must notify us immediately. We will take the necessary actions which may include closing your Account.

4.4.3 If you cancel your Application within the cancellation period, along with the terms in section 4.3, the cash proceeds will be returned to you and will be treated as not having taken it out and you will be able to take out another stocks and shares ISA in the same tax year with a different ISA manager.

4.5 Junior ISA

4.5.1 To open an Account you must satisfy the eligibility requirements of the ISA regulations. Those requirements are:

(i) You must be either a parent or guardian with parental responsibility for the child. We may request evidence from you to prove this.

(ii) The child must be under the age of 18 years and living in the UK.

(iii) The child cannot already have a Child Trust Fund (CTF) unless it is closed before opening our ISA or you are transferring it to our ISA as part of the application process.

4.5.2 The person opening the Account will be the Registered Contact for the child. The Registered Contact will be responsible for maintaining the Account.

4.5.3 The child is only permitted to have one stocks and shares Junior ISA with one Junior ISA provider. If you decide to open a Junior ISA with us, investments held in a stocks and shares Junior ISA with another Junior ISA provider would be required to be transferred to this Junior ISA.

4.5.4 If you cancel your Application within the cancellation period, along with the terms in section 4.3, the cash proceeds will be returned to you and will be treated as not having taken it out and

you will be able to take out another stocks and shares Junior ISA in the same tax year with a different Junior ISA manager.

5. Contributions

Sections 5.1, 5.2 and 5.3 below apply to both the Grown-Up ISA and the Junior ISA. Please refer to section 5.4 for additional Terms applicable to the Grown-Up ISA and section 5.5 for additional Terms applicable to the Junior ISA.

5.1 General

5.1.1 Contributions can only be paid in Sterling and made in the following ways:

(i) Regular contributions by direct debit.

(ii) One-off contributions via cheque, bank transfer or debit card.

5.1.2 On identification of a contribution for an Account(s) and receipt of all required information, the Product Provider will match the contribution and apply it to your Account(s) as Available Cash pending any Investment Instruction received from you.

5.1.3 If the Product Provider is unable to match the contribution to an Account(s), they will return the contribution as soon as practicable to the bank or building society from which the payment came from.

5.1.4 The Product Provider reserves the right to refuse any contribution at their discretion.

5.2 Regular Contributions

5.2.2 Regular contributions can be made on a monthly basis from a bank or building society account that we have verified as suitable from a fraud prevention point of view. You can start and stop regular contributions at any time, and we will only accept direct debits that have a valid signature from the bank or building society account holder.

5.2.2 The collection date for contributions must be a date from the 1st to 28th of the month.

5.2.3 We will process direct debit instructions as soon as reasonably practicable after we receive them. Where an instruction is received by us within 10 days of an intended collection date, the collection will not happen until the following scheduled collection date. If a collection date is not a Business Day, we will collect it on the next Business Day.

5.3 Failed Contributions

5.3.1 If you make a payment(s) and that payment(s) is not honoured, your Account(s) will be disinvested in order to cover the unpaid amount(s). If there are insufficient assets in your Account(s) to cover the unpaid amount(s), you will be held personally liable for the outstanding balance, and we will contact you to the settle the outstanding amount(s).

5.4 Grown-Up ISA

5.4.1 Contributions can only be made by you and from a UK bank account in your name (or joint names).

5.4.2 You are responsible for ensuring that contributions to your Account do not exceed the annual ISA allowance as set out in the ISA Regulations. If instructed by HMRC, the Product Provider will return any contributions that have exceeded the annual ISA allowance without your further authority.

5.4.3 This is not a Flexible ISA. Therefore, you cannot withdraw and replace the money in the same tax year without the replacement money counting towards your annual ISA allowance. This means that all contributions to your Account will count towards your annual ISA allowance.

5.5 Junior ISA

5.5.1 Contributions can be made by anybody from a UK bank account in that person's name (or joint names).

5.5.2 Any contribution paid into the Junior ISA is a gift to the child for inheritance tax purposes, and cannot be returned, unless the Account is cancelled in the 30-day cancellation period.

5.6.3 Contributions cannot exceed the annual ISA allowance as set out in the ISA Regulations. Any additional contributions received in excess of the annual ISA allowance will be returned to the person who made the contribution.

6. Transfers In

Section 6.1, applies to both the Grown-Up ISA and the Junior ISA. Please refer to section 6.2 for additional Terms applicable to the Grown-Up ISA and section 6.3 for additional Terms applicable to the Junior ISA.

6.1 General

6.1.1 Subject to the Product Provider's consent, applicable legislations and HMRC rules, you may Transfer In cash from another ISA provider into the Children's ISA. Alternatively, you can transfer the investments (known as an in-specie transfer), where the investments you currently hold are available in our ISA.

6.1.2 Upon receipt of a valid instruction, we will transfer your current ISA as soon as is reasonably practicable but in any event within 30 days of receipt of all relevant documentation and consents from you and your current ISA manager.

6.2 Grown-Up ISA

6.2.1 You can transfer another stocks and shares ISA or a cash ISA into your Grown-Up ISA. You can transfer in part, or all of your previous tax year ISAs, or all of your current tax year ISAs into your Grown-Up ISA. However, if you transfer a Lifetime ISA from another ISA manager, it will be classed as a withdrawal, and you will incur a penalty.

6.2.2 Any contributions made to another ISA and transferred to your Grown-Up ISA will be regarded as having been made to your Grown-Up ISA in the tax year in which they were originally made.

This means that if the transfer includes any contributions made in the current tax year, these contributions will count towards your annual ISA allowance for the current tax year.

6.2.3 If you exercise your right to cancel the Transfer In and the cancellation is outside of your 30-day account opening cancellation period, you will have the following options:

(i) Close the ISA (please refer to the Withdrawal section of these Terms); or

(ii) Transfer the ISA back to the original ISA manger. However, they may not accept the ISA back and we will contact you to request further instructions; or

(iii) Transfer the ISA to another ISA manager.

6.2.4 Where investments have been made and we receive a valid notice of cancellation, you will be responsible for subsequently instructing disinvestment. Neither we nor the Product Provider will be liable if the amount realised is less than the cost of acquiring the investments.

6.3 Junior ISA

6.3.1 Where the child already holds a stocks and shares Junior ISA with another Junior ISA manager and you are opening a Children's ISA Junior ISA, you must transfer that stocks and shares ISA, including all current and previous tax year's, to us. A child can only hold one stocks and shares ISA with one ISA manager.

6.3.2 If you are transferring a cash Junior ISA to us, you must transfer all of your current year's cash, or you may transfer either part or all of a previous year.

6.3.3 If you exercise your right to cancel a stocks and shares Transfer In and the cancellation is outside of your 30-day account opening cancellation period, you will have the following options:

(i) Transfer the Junior ISA back to the original Junior ISA manager. However, they may not accept the Junior ISA back and we will contact you to request further instructions; or

(ii) Transfer the Junior ISA to another Junior ISA manager.

In either case, and where contributions have been made to this Junior ISA, your whole Account will be transferred.

6.3.4 If you exercise your right to cancel a cash Transfer In and the cancellation is outside of your 30day account opening cancellation period, you will have the following options:

(i) Transfer the cash received back to the original Junior ISA manager. However, they may not accept the Junior ISA back and we will contact you to request further instructions; or

(ii) Transfer the cash received to another Junior ISA manager.

In either case, and where contributions have been made to this Junior ISA, you will be deemed to hold a stocks and shares Junior ISA. If you request to transfer to another stocks and shares Junior ISA, your whole account will need to be transferred.

6.3.5 Where investments have been made and we receive a valid notice of cancellation, you will be responsible for subsequently instructing disinvestment. Neither we nor the Product Provider will be liable if the amount realised is less than the cost of acquiring the investments.

7. Cash

This section 7 applies to both the Grown-Up ISA and the Junior ISA.

7.1 All monies received by the Product Provider in respect of your Account(s) will be held by them in a Client Money Bank Account. Client Money Bank Accounts are segregated from the firm's own funds in accordance with the FCA Rules on Client Money. The Client Money Bank Account is a pooled account with one or more banks; in the event of a bank's failure, your claim will be for a share of the cash held in all pooled accounts at the bank.

7.2 The bank's the Product Provider use are entirely independent of them. They will exercise reasonable skill and care when selecting and monitoring such banks, but they do not accept any liability for any default or delay in the distribution of funds in the event of the bank's failure.

7.3 Interest may be paid to the Product Provider by banks which it holds cash for your Account(s). Any interest received will be paid to a Charity nominated by us.

8. Investments

This section 8 applies to both the Grown-Up ISA and the Junior ISA.

8.1 The Children's ISA is an execution only service and neither we nor the Product Provider provides advice on which investments to choose. If you are unsure as to the suitability of any investment for you, we and the Product Provider recommend you seek advice from a regulated independent financial adviser.

8.2 The Product Provider will accept instructions from us, on your behalf, to acquire investments for your Account(s). This is subject to:

(i) The completion by you of additional documentation if requested by them; and

(ii) The legislation applicable to ISAs; and

(iii) All other relevant statutory provisions.

8.3 The Product Provider will be entitled not to acquire an investment in accordance with your instructions if:

(i) Insufficient cleared funds are available in your Account(s); or

(ii) In their reasonable opinion, the carrying out of the instruction is impossible, unlawful, or impracticable; or

(iii) In their reasonable opinion, the acquisition of such an investment may impose tax or other costs on them or liabilities which in each case they may not be able to meet from your Account(s); or

(iv) In their opinion, acquiring any investments may require them to offer to purchase further shares pursuant to the City Code of Takeovers and Mergers or any other code or legislation, or any further assets.

The Product Provider will inform us if they do not acquire an investment on your behalf.

8.4 The Product Provider will use all reasonable endeavours to execute any instruction they receive in accordance with these terms and conditions promptly. This is not always possible, so provided that they do not act unreasonably, then they will not be liable for any loss or profit forgone between the time and investment instruction was received and when it was executed.

8.5 The Product Provider will only make available investments that are in accordance with the legislation governing the investments of ISAs or any other relevant statutory provision. The Permitted Investments broadly comprise:

(i) Stocks and shares quoted on the UK stock exchange that has a 'Recognised Investment Exchange' status, including securities traded on the Alternative Investment Market (AIM).

(ii) Unit trusts and investment trusts (including OEICs).

(iii) Deposit accounts; and

(iv) Government and Corporate bonds.

8.6 The Permitted Investments available for your Account(s) are set out on The Children's ISA website.

8.7 All investments other than cash are held by the Product Provider in an appropriate nominee account with a third-party custodian or held directly in the name of the Product Provider. The Product Provider is the legal owner of all cash and assets.

8.8 The Product Provider will be entitled to dispose of any investments if in their reasonable opinion:

(i) Continued retention of such investment would be unlawful or would impose tax or other costs on them or expose them to liabilities which in each case they may not be able to meet from your Account(s); or

(ii) They need to dispose of that investment to meet any fees and charges payable from your Account(s) which they may otherwise not be able to meet from your Account(s); or

(iii) That investment is no longer a Permitted Investment as described in point 8.5 above; or

(iv) A disposal of the investment is required by the terms of any agreement to which they are a party.

8.9 The Product Provider will not exercise voting rights in respect of any investment unless you ask them to; however, they are not under any obligation to vote in accordance with your wishes. The Product Provider will not appoint a proxy in respect of any investments in your Account(s).

8.10 The Product Provider will not be responsible for any loss (including loss of profit) in relation to, or diminution in value of, any investment:

(i) Acquired by them at your request unless such loss of diminution results from fraud, wilful misconduct, negligence or breach of regulatory duty, or the fraud, wilful misconduct, negligence, or breach of regulatory duty of aby of their employees or agents; or

(ii) Not acquired by them or not disposed by them in accordance with their rights under these Terms; or

(iii) Disposed of by them in accordance with these Terms, unless such loss of diminution results from their fraud, wilful misconduct, negligence, or breach of regulatory duty of any of their employees or agents; or

(iv) Which results from any action or omission of any nature whatsoever by any investment manager or by any nominee, banker, custodian, or other person providing services to any investment manager.

Notwithstanding their entitlement not to acquire or dispose of any investment as requested by you or to dispose of an investment without consultation, they will not be under any duty to consider, or advise on, the general or specific merits or suitability of any actual proposed investment or disposal.

8.11 Where investment income is received net into your Account(s), the Product Provider will reclaim the tax where permitted by, and in accordance with current HMRC regulations. The Product Provider will reclaim UK tax paid on income, where appropriate (unless a gross payment has been received), for the previous tax year ending on the 5th April. The Product Provider will reclaim by the 5th October. Any tax reclaims received will be applied to your Account.

9. Dealing

This section 9 applies to both the Grown-Up ISA and the Junior ISA.

9.1 The Product Provider is responsible for executing any Order they receive from you via us. You may only place Orders for Permitted Investments available to you through The Children's ISA Website.

9.2 You are responsible for the accuracy of your Orders. You may not be able to cancel or change an Order after you have submitted it.

9.3 You must have sufficient Available Cash or Available Investments to settle any Orders that you place together with any related charges.

9.4 The Product Provider reserves the right for any reason to refuse to execute an Order, but they will act reasonably in doing so. There may be circumstances, including (without limitation) suspension of dealing in extreme market conditions in which they may not be able to execute an Order. They will, if possible, notify you, via us, of the reason. Provided they have acted reasonably, then they will not be liable for any loss or profit foregone between the time an Order was received and when it was executed, if ever.

9.5 The Product Provider may combine your Order with other customers' orders if they reasonably believe that this will not be to your disadvantage. The Product Provider may have to execute your Order in tranches and provide an average price per Order.

9.6 If the Product Provider receives an Order from you via us, they will execute it as soon as reasonably practicable after they have received it, provided you place the instruction during the opening hours of the relevant market. Where an Order is received outside of the relevant market's opening hours, they will only be able to execute it once that market opens again, at which point the price may have moved (but the Product Provider will continue to execute your Order despite those movements).

9.7 The Product Provider's record of the time of receipt and execution of an Order will be conclusive unless it is obvious that it is wrong.

9.8 You must notify The Children's ISA if you receive confirmation of an order which you did not place, or which has not been completed in accordance with your instructions.

9.9 We will send you contract notes (via your Online Account) confirming the details of your transaction by the end of the Business Day in which we receive confirmation from the market of the terms under which your Order has been executed.

10. Fess, Charges and Expenses

This section 10 applies to both the Grown-Up ISA and the Junior ISA.

10.1 The fees and charges payable and the timing of these fees in respect of your Account(s) and the circumstances in which they may be increased are set out in Schedule 1 of these Terms.

10.2 The Product Provider will be entitled to charge the following costs to your Account(s):

(i) All expenses incurred by them (including claims, losses, and liabilities) in acquiring, holding, disposing of, or valuing any investment or other assets of your Account(s); and

(ii) All fees, charges, disbursements, and other costs charged by an investment manager, nominee, banker, custodian, anyone else providing related services or agent appointed in relation to your Account(s) or any part of your Account(s); and

(iii) All taxes, duties, or levies to which they become liable as a result of acquiring, holding, or disposing of any investment or other asset allocated to your Account(s).

10.3 The Product Provider may reimburse themselves in respect of liability, charges, or costs by way of making a charge to your Account(s) as they may reasonably determine which they have incurred as a result of one of the following events occurring:

(i) They become liable to pay any levies in relation to the Financial Services Compensation Scheme; or

(ii) They become liable to pay any tax or levies imposed on your Account(s) or on any contribution paid by you; or

(iii) They become liable to make any other payment to the UK Government or any governmental agency or self-regulatory organisation of which they are (or become) a member, to the extent directly or indirectly to your Account(s).

The above will not apply to the extent that the relevant event is attributable, directly, or indirectly, to any fraud, negligence, wilful default, or regulatory breach on their part.

10.4 All charges, costs, and liabilities which us and the Product Provider is entitled to charge to your Account(s) will be paid from your Account(s). If at any time the credit balance in your Account(s) is not enough to cover all such charges, costs, and liabilities in full, the Product Provider may:

(i) Dispose of any investments at their discretion and without liability in order to pay the amounts due; or

(ii) Require you to pay any amounts due.

If for any reason the value of your investments is insufficient to meet any such fees, charges, expenses, or tax payable, you agree to pay the Product Provider on demand the amount of any such shortfall.

11. Withdrawals

Section 11.1 applies to the Grown-Up ISA and section 11.2 applies to the Junior ISA.

11.1 Grown-Up ISA

11.1.1 You can request to withdraw all or part of your Account. When requesting a withdrawal, you will need to ensure that there is sufficient Available Cash for that withdrawal to be actioned.

11.1.2 All withdrawals must be paid to a UK bank or building society account held in your name and can only be paid in Sterling. You must supply us (and we will pass to the Product Provider) all information and documentation that they require to complete all necessary anti-money laundering checks. These checks must be concluded to the Product Providers satisfaction before any payment can be made to you.

11.1.3 Where you do not have sufficient Available Cash, you will need to sell any Available Investments in order for your withdrawal to be completed. The Product Provider will not complete the withdrawal where there is insufficient Available Cash.

11.1.4 Where we receive an instruction to withdraw the full value, any charges due under these Terms will be deducted prior to the payment being made to you.

11.1.5 A withdrawal of cash from your Account will mean that it is no longer held in a tax-advantaged environment.

11.1.6 Once all Available Cash and Available Investments have been withdrawn from your Account, we will regard the account as being closed unless you continue to make contributions.

11.1.7 If you are paying directly by direct debit, where you request a full withdrawal from your Account, we will also, unless otherwise instructed, stop taking the regular payments.

11.2 Junior ISA

11.2.1 You are unable to request a withdrawal on the Junior ISA except:

(i) On the death of the child.

(ii) On direction from HMRC (where the Junior ISA has to be made void or repaired).

(iii) To pay any charges (as described in section 10.4).

(iv) Where a terminal illness claim has been accepted by the HMRC and we have received a copy of the HMRC acceptance letter.

12. Transfer Out

Section 12.1, applies to both the Grown-Up ISA and the Junior ISA. Please refer to section 12.2 for additional Terms applicable to the Grown-Up ISA and section 12.3 for additional Terms applicable to the Junior ISA.

12.1 General

12.1.1 You can request to transfer the assets from your Account to another ISA provider at any time, subject to the applicable legislation and HMRC rules. You will need to contact your new ISA provider and make any transfer arrangements in accordance with their requirements. Your new ISA provider will need to contact the Product Provider for them to arrange the transfer.

12.1.2 The Product Provider will not make a transfer in accordance with these Terms unless:

(i) They have an authorised instruction from you or the appropriate person to make the transfer; and

(ii) They have received all required documentation and information from you, or the appropriate person, that they in their reasonable opinion believe is necessary; and

(iii) All costs chargeable to your Account and all liabilities (including all costs arising in relation to any Transfer Out) have been satisfied.

12.1.3 If you wish to Transfer Out in cash, there must be enough Available Cash in your Account. If investments have to be sold to raise the required cash this may take some time. Most asset classes can be sold quickly but some investment funds are illiquid and may take some considerable time to realise.

Where the Product Provider is unable to realise the value to transfer all or any of the investments of your Account, they may, in their absolute discretion, defer the Transfer Out requested under these Terms until they are able to realise the relevant investments and they have received the cleared funds.

12.1.4 Where accepted by the new ISA manager, you can transfer the value of your Account by transferring the investments In-specie.

12.1.5 After satisfaction of all liabilities and the transfer of all assets from your Accounts, the Product Provider will close your account.

12.2 Grown-Up ISA

12.2.1 You can request to transfer all or part of your previous tax year contributions. However, you can only transfer all of your current tax year contributions.

12.3 Junior ISA

12.3.1 As a child can only hold one stocks and shares ISA, if you are transferring your Account to another stocks and shares ISA, you must transfer your Account fully and the Product Provider will close your Account.

13. Notification of Death

Section 13.1 applies to the Grown-Up ISA and section 13.2 applies to the Junior ISA.

13.1 Grown-Up ISA

13.1.1 In the event of your death the tax advantages of your Grown-Up ISA will continue but no new contributions or Transfers In are allowed. Your account will be designated a continuing account of a deceased investor and it will remain open until the earlier of:

(i) The completion of the administration of your estate; or

(ii) The closure of the Account by your executors; or

(iii) The third anniversary of your death.

After the third anniversary of your death, if the Account still remains open, the tax advantages will be removed. It will no longer be deemed an ISA and will become subject to the Children's ISA General Investment Account (GIA) terms and conditions.

13.1.2 Your Account will remain invested until we receive instructions from your executor or administrator to sell the investments. The Product Provider will pay the money out after they have received all information that they require, and they have completed their checks.

13.2 Junior ISA

13.2.1 In the event of the child's death, the tax advantaged of the Junior ISA will terminate automatically. The Registered Contact must notify us of the child's death as soon as possible and provide us with the original or certified copy of the death certificate as soon as possible once it is available.

13.2.2 Upon notification of the child's death, no further contributions are allowed, and we will stop any direct debits that have been set up on the Account.

13.2.3 The Product Provider will move the Junior ISA into a General Investment Account (GIA) in the name of the child. Whilst the move to the GIA will be completed by an internal movement of investments, please be aware that:

(i) any investments that are in a 'gross share class' will be converted to the equivalent 'net share class'. Where there is no 'net share class' equivalent available, then the investment will be sold and moved to the GIA as cash.

(ii) Any interest, dividends and/or distributions received after the child's death will be subject to the standard tax treatment applied to other investments in the GIA.

Please note that the movement of investments from the Junior ISA to a GIA will not incur any charges.

13.2.4 The GIA will remain invested until we receive the appropriate instruction and any required documentation. The Product Provider will pay the money out after they have received all information from us that they require, and they have completed their checks.

13.2.5 Please be aware that the value of the Junior ISA may be included as part of the child's estate for inheritance tax purposes.

14. Terminal Illness

This section 14 applies only to the Junior ISA.

14.1 When a child becomes terminally ill, the Registered Contact may apply to HMRC for permission to withdraw amounts from the Junior ISA. Where HMRC approve the claim, they will issue the Registered Contact with a letter to authorise any withdrawals.

14.2 The Registered Contact must provide us with a copy of the letter before we can allow any investment sale instructions to be initiated and before the Product Provider can pay any proceeds out to the Registered Contact.

14.3 Until any investments are sold, they will remain invested and subject to daily price movements as normal.

15. HMRC Notification

Section 15.1 applies to the Grown-Up ISA and section 15.2 applies to the Junior ISA.

15.1 Grown-Up ISA

15.1.1 If the Product Provider receives notification from HMRC to either repair or void your Grown-Up ISA, we will notify you as soon as practicable. However, the Product Provider must take the steps as set out in the HMRC notification.

15.1.2 Where your Account has to be either repaired or voided, the Product Provider will arrange to sell any investments required to action the repair or void notification. Where any contributions are to be refunded back to you as a result, the Product Provider will deduct any tax liability incurred before the payment is made.

15.2 Junior ISA

15.2.1 If the Product Provider receives notification from HMRC to either repair or void the Junior ISA, we will notify the Registered Contact as soon as practicable. However, the Product Provider must take steps as set out in the HMRC notification.

15.2.2 Where the Junior ISA has to be either repaired or voided, the Product Provider will arrange to sell any investments required to action the repair or void notification. Where any contributions are to be refunded, the Product Provider will deduct any tax liability incurred and make payment to the Registered Contact.

16. Personal Information

This section 16 applies to both the Grown-Up ISA and the Junior ISA.

16.1 The Product Provider may use your personal information, including your sensitive personal information, and store it on their system and may otherwise process if for the administration of your Account(s). The Product Provider needs to know your personal information in order to provide you with the services as set out in these Terms and to ensure that they administer your Account(s) as efficiently as possible. This includes such information as is required to comply with all legal and regulatory requirements. Please refer to Schedule 2 for their Privacy Policy.

16.2 The Product Provider will not collect personal information from you that they do not need in order to provide the services they have agreed to provide to you.

16.3 The Product Provider may pass personal information relating to you to their associates or the bank for administering your Account(s) and verifying your identity and by dealing with them you confirm that you accept and consent to this. The Product Provider may also need to seek additional information from you to verify your identity. In which case they may:

(i) Delay opening your Account; or

(ii) Withhold from you the ability to withdraw any funds until they have successfully verified your identity.

16.4 The Product Provider may disclose personal information if they are required to so by law or are requested to do so by the Financial Conduct Authority, or any other relevant regulatory authority.

16.5 You can ask questions about how the Product Provider has handled your personal information or raise a complaint about how they have handled your personal information, by emailing the Data Protection Officer (see Schedule 2). If you are not satisfied with their response, or believe they are processing your data unfairly or unlawfully, you can complain to the Information Commissioner's Office (ICO). For further information about the ICO and their complaints procedure visit https://ico.org.uk/concerns/

17. Annual Reporting and Valuations

This section 17 applies to both the Grown-Up ISA and the Junior ISA.

17.1 Every January, April, July, and October the Product Provider will provide you, via your Online Account, with a statement of the current value of your Account. Where appropriate the investments allocated to your Account will be valued at the close of business on 5th January 5th April 5th July and 5th October each year. If the 5th is not a Business Day, then the valuation will be as at the last Business Day before the 5th.

17.2 The value of your Account is based on the total value of the assets, along with any cash balance, at the reporting date less the value of its liabilities. The Product Provider may, from time to time, adopt such valuation rules as they in their opinion consider appropriate.

18. Termination

This section 18 applies to both the Grown-Up ISA and the Junior ISA.

18.1 These terms and conditions of business, as amended will continue to apply until the provision of the Account is terminated. All charges or fees due up to the date of termination must be paid. Termination shall be without prejudice to the completion of transactions already initiated by, or with, the Product Provider on behalf of your Account.

18.2 If the Product Provider terminates or suspends your Account, they reserve the right to encash all investments and hold the proceeds as cash pending receipt of instructions from you.

19. Complaints and Compensation

This section 19 applies to both the Grown-Up ISA and the Junior ISA.

19.1 We are responsible for handling any complaint relating to the Grown-Up ISA and the Junior ISA or to the services provided by us relating to your Account.

19.2 If you wish to make a complaint in relation to your Account or the services provided by the Product Provider, then please contact us by email at info@thechildrensisa.com by telephone on 0161 9146099 or in writing to the following address:

The Children's ISA
Suite 6, Moorfield House
Moorside Road
Swinton
M27 0EW

Please include your name and Account reference.

19.3 We will immediately carry out an investigation of your complaint in line with our complaints policy and will provide a written response, communicating the outcome of the investigation to you. Details of our complaint handling process are available on request.

19.4 If you are unhappy with the response and you wish to take the matter further you can refer it, without giving up any other rights you may have, to:

Financial Ombudsman Service
Exchange Tower
London E14
9SR

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: https://www/financial-ombudsman.org.uk

19.5 We participate in the Financial Services Compensation Scheme (FSCS). The scheme provides protection if an authorised investment firm is unable to pay claims against it. The amount of compensation depends on the basis of your claim. The current maximum level of

compensation is £85,000 per person per firm. If any of the banks which we use for holding your money is declared in default, the maximum amount of compensation is £120,000 for losses across all your deposits with that bank.

19.6 If your investment underperforms or loses value because of market movements, this is not covered by the FSCS. Your capital is at risk when investing.

19.7 Compensation levels are subject to change. Further information about compensation arrangements including eligibility, rules and compensation limits is available from the Financial Services Compensation Scheme website at www.fscs.org.uk.

20. General

20.1 These Terms shall be deemed to have been made in England and shall be governed by and construed in all respects in accordance with the laws of England. The parties (The Children's ISA, Quai Investment Services Limited and you) agree to submit to the non-exclusive jurisdiction of the Courts of England and Wales.

20.2 If any of the Terms included in these terms and conditions is held by any Competent Authority to be unenforceable or invalid in whole or in part, the validity of the other provisions of these Terms and the remainder of the term in question shall be affected by such invalidity.

21. Treatment of Unclaimed Client Money

21.1 In accordance with the FCA's rules, if we are unable to return unclaimed funds to you, for a period of at least six (6) years, we reserve the right to cease treating your funds as client money and pay the balance away to a registered charity of our choosing. We will only take this action after taking reasonable steps to trace you and return the balance to you.

21.2 In the event that we pay more than £25 of your unclaimed money to a registered charity, we unconditionally undertake to make good any valid claim made by you against any balances released from our client bank accounts. Accordingly, should you later contact us to claim these funds, we will refund the equivalent amount to you. To clarify, you cannot claim back any unclaimed money we pay to a registered charity under £25

SCHEDULE ONE – FEES AND CHARGES

This schedule details all fees and charges associated with your Account.

The fees and charges shall be payable to us from your Account. These charges may vary from time to time and any changes will be communicated to you 30 days in advance.

Initial Charge

The initial charge shall be an amount in £ sterling and is payable to us at the point in time that the Account is opened or when an additional subscription is made and is calculated as follows:

(i) If you have selected to invest in our Conservative, Adventurous or Growth Fund, the initial charge shall be an amount equal to 1% multiplied by the amount of the initial contribution and any future contributions. This means that based on a contribution of £1,000, the initial charge would be £10.

(ii) If you have selected to invest in the Shariah Fund, the initial charge shall be an amount equal to 2% multiplied by the amount of the initial contributions and any future contributions. This means that based on a contribution of £1,000, the initial charge would be £20.

Please note that no initial charge shall be payable in the event that a child turns 18 and the Junior ISA is converted into a Grown-Up ISA.

Annual Platform Charge

The annual platform charge shall be an amount equal to 0.6% calculated on the value of your Account. The annual platform charge is accrued on a daily basis and deducted at the end of each month from the Available Cash within your Account.

Where there is insufficient Available Cash within your Account, the Product Provider may dispose of the assets to make up any shortfalls as set out in section 10.4 of these Terms.

Annual Graduated ISA Fee

The annual graduated ISA fee shall be an amount equal to £2 and is payable to us quarterly. The graduated ISA fee shall be deducted at the end of each quarter from the Available Cash within your Account.

Transfer Out Charge

We reserve the right to apply a one-off charge equal to £10 where you instruct us to transfer the investments within your Account to a new ISA manager. This charge does not apply where you instruct us to transfer your Account in cash.

Manual Identification Charge

When the Junior ISA matures, we are required to carry out identification checks on the child. This is usually done via an electronic check accept where the Registered Contact chooses to send us

original documentation via the post. As we are required to return these documents via special delivery, we will charge £6.95 to cover the postal costs. You will be requested to confirm this option, and agree to the charge, via the maturity options form sent to you.

Fund Manager Charges

The Fund Manager will take charges that will depend on the investments chosen. These charges are made by the Fund Manager for managing the investments as well as expenses incurred by the fund. Please note that these charges are reflected in the fund price, are variable and may change over time.

SCHEDULE TWO - PRIVACY STATEMENT

INTRODUCTION

Quai Investment Services Limited (Quai) will be known as the Data Controller of the personal information you provide to us. The company registration number for Quai is ZB125709 and the registered address is:

16 Tesla Court
Innovation Way
Peterborough
PE2 6FL

Quai is committed to protecting and respecting your privacy. Our Privacy Notice is to let you know:

- How and why we collect your personal information;
- What we do with it;
- When and why we share it with other organisations;
- How long we keep it for; and
- The rights and choices you have with regards to your personal information.

CONTACT US

If you have any questions about how we handle your personal information or wish to raise a complaint about how we have handled your personal information, you can contact our Data Protection Officer at compliance@quaifmc.co.uk.

If you are not satisfied with our response or believe we are processing your data unfairly or unlawfully, you can complain to the Information Commissioner's Office (ICO). For further information about the ICO and their complaints procedure, please visit the ICO website (https://ico.org.uk/concerns/).

HOW WE COLLECT PERSONAL INFORMATION

You, your employer, your adviser or agent may give us information about you by providing data, or by contacting us by phone, email or letter.

The personal information we gather may include:

- Your name
- Address
- Date of birth
- National Insurance Number
- Gender

- Email address
- Telephone number (s)
- Mobile number(s)
- Bank account details
- Medical information (in certain limited circumstances)
- Any further information required as part of a product application

WHY WE NEED IT AND WHAT WE DO WITH IT

We use your personal information in the following ways:

- To provide you with any services and/or information you request from us. This also includes carrying out any obligations specified in any contracts between us;
- To comply with our legal and regulatory obligations, co-operate with the court service, our regulators and law enforcement agencies and to prevent and detect crime;
- If we learn of your insolvency or bankruptcy (or any insolvency proceedings), we'll transfer your details to the Official Receiver or appointed insolvency practitioner(s);
- To check instructions you've given us or to resolve disputes including to establish, exercise or defend our legal rights;
- To confirm your identity and address, this includes using automated decisions when we carry out financial crime checks.

We will not collect personal information from you that we do not need in order to provide the services we have agreed to provide to you.

We keep the personal information we collect from you, your employer, and other third parties, where we have an ongoing legitimate business need to do so (for example, to provide you with a service you have requested or to comply with applicable legal, tax or accounting requirements).

We hold personal information securely and limit access to those who need to see it.

We hold the personal information we collect in the UK and in Europe (within the European Economic Area, or EEA). We may also transfer it to another company within the Quai group of companies, or to external service providers working on our behalf. The UK recognises the EEA as providing an adequate level of data protection, so these transfers do not need additional legal safeguards.

We will not transfer your personal information outside the UK and EEA unless the transfer is permitted under UK data protection law and appropriate safeguards are in place, such as the UK International Data Transfer Agreement or the UK Addendum to the EU Standard Contractual Clauses.

HOW LONG WE KEEP IT

In most circumstances we will retain personal information for the lifetime of a plan or product or for up to five years after the end of the relationship with us. This is to ensure we comply with our record

keeping obligations, as set out by the Financial Conduct Authority (FCA) and other regulatory and legislative requirements.

Certain circumstances dictate that we retain some specific information for longer, i.e. pension transfer information, HMRC tax records etc.

Our retention obligations are reviewed on a regular basis to ensure that we do not keep personal information longer than we are legally obliged to.

When we have no ongoing legitimate business need to hold your personal information, we will either delete or anonymise it. If we can't do this we will securely store your personal information, only use it for a purpose we've already communicated to you, and isolate it from any further processing until archives are deleted.

WHAT IS YOUR DATA PROTECTION RIGHTS

Under data protection law, you have rights including:

- Your right of access - You have the right to ask us for copies of your personal information.

- Your right to rectification - You have the right to ask us to rectify personal information you think is inaccurate. You also have the right to ask us to complete information you think is incomplete.

- Your right to erasure - You have the right to ask us to erase your personal information in certain circumstances.

- Your right to restriction of processing - You have the right to ask us to restrict the processing of your personal information in certain circumstances.

- Your right to object to processing - You have the the right to object to the processing of your personal information in certain circumstances.

- Your right to data portability - You have the right to ask that we transfer the personal information you gave us to another organisation, or to you, in certain circumstances.

You are not required to pay any charge for exercising your right of access. If you make a request, we have one month to respond to you.

Please contact us at:

Data Protection Officer
Quai Investment Services Limited
16 Tesla Court
Innovation Way
Peterborough
PE2 6FL

if you wish to make a request.

HOW TO COMPLAIN

If you have any concerns about our use of your personal information, you can make a complaint to us at the above address.

You can also complain to the ICO if you are unhappy with how we have used your data.

The ICO's address:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Helpline number: 0303 123 1113
ICO website: https://www.ico.org.uk

The Children's ISA Privacy Policy can be viewed on their website at www.thechildrensisa.com

Glossary

Account

Any of the Children's ISA Grown-Up ISA or the Children's ISA Junior ISA

Available Cash

The cleared monies held in your Account adjusted for any unsettled buy or sell Orders or cash allocated for pending buy Orders.

Available Investment(s)

Any investment(s) shows as currently being held in your Account adjusted for any unsettled transactions.

ASSETS

Business Day(s)

Any Monday, Tuesday, Wednesday, Thursday, or Friday, which is not a Bank Holiday in England.

Children's ISA website

www.thechildrensisa.com

Confirmation Schedule

The schedule we will send you confirming that we have accepted the application made on your behalf to open your Account.

FCA

Financial Conduct Authority.

FCA Rules

The rules contained in the FCA Handbook published by the FCA which sets out the rules and guidance to which FCA regulated firms must adhere.

HMRC

His Majesty Revenue and Customs.

ISA Regulations

The HMRC published Guidance Notes for ISA managers, which may be updated from time to time.

Online Account

The account that you open via our website through which you receive information from, and can pass information to, the Product Provider, via us, about your Account.

Order

An instruction received by the Product Provider from you, via us, to buy or sell investments within your Account.

Permitted Investments

The investments that are made available to you from time to time for investment via the Children's ISA website.

Power of Attorney

A document that gives an individual the authority to act for another person in legal or financial matters.

Registered Contact

A person who provides us with instructions in respect to the administration of the Junior ISA. This person must be accepted by us being over the age of 18 and is the parent or person with parental responsibility for the child or a local authority if the child is in care or if the child meets the relevant requirements in the ISA Regulations.

Retail Client

Defined as a client who is not a professional client or an eligible counterparty, by the FCA Handbook of rules and guidance, as published from time to time.

Security Details

The personalised information (such as password, security questions and answers, personal identification numbers and account numbers) that we send you that apply to your Account.

Tax Year

6th April to the following 5th April.

Terms

These terms and conditions and any amendments from time to time.

Transfer In

Any transfer in of cash or assets to your Account from another ISA manager.

Transfer Out

Any transfer out of cash or assets from your Account to another ISA manager.

Contact us

If you have any questions you may contact us using any of the methods below:

By mail:

The Children's ISA Limited

Suite 6, Moorfield House

Moorside Road
Swinton

M27 0EW

By email: **info@thechildrensisa.com**

By Telephone: **0161 914 6099**

Available Monday – Friday 9am to 5pm

Calls may be recorded for training purposes

The Children's ISA limited is authorised and regulated by the FCA (FCA No: 563043). The Children's ISA Limited is a company registered in England and Wales. Registered Office: Suite 6, Moorfield House, Moorside Road, Swinton, M27 0EW. Registered Company No: 07486015.

Quai Investment Services Limited is the HMRC registered ISA Plan Manager and are authorised and regulated by the FCA (FCA No: 922590).