

# **Plum Cash ISA Terms and Conditions**

## **Effective July 2026**

### **Introduction**

This agreement (the “**Cash ISA Terms**”) is between you, the client (**Client, you, your**) and Saveable Limited, a company registered in England and Wales under company number 09777255 and registered at Floor 2, 2-7 Clerkenwell Green, EC1R 0DE, London (“**Plum**”, “**we**”, “**us**”, “**our**”). These Cash ISA Terms relate to the provision of certain services by Plum to you in relation to your Plum Cash ISA (“Cash ISA” or “Plum Cash ISA”) and the Cash ISA Services

These Cash ISA Terms act as an addendum to the [Plum General Terms and Conditions](#) that are in place between you and us. You are entering into this agreement because you wish to receive the Cash ISA Services and any rights or obligations which you may have or be subject to under these Cash ISA Terms are in addition to the rights and obligations arising under the Plum General Terms and Conditions to which you are a party. The Plum General Terms and Conditions will continue to apply to you when accessing and using the Cash ISA Services. To the extent that any conflicts arise between the provisions of these Cash ISA Terms and the Plum General Terms and Conditions in relation to the Cash ISA Services, these Cash ISA Terms will prevail.

Throughout this agreement, we use certain capitalised terms. A full list of these capitalised terms can be found in the Glossary to these Cash ISA Terms. For any capitalised term not defined in the Glossary of these Cash ISA Terms, the definition is the one given in the Plum General Terms & Conditions.

These Cash ISA Terms contain important information that you need to read carefully. If you have any questions or doubts about any of the content in these Cash ISA Terms, you should seek appropriate professional advice before opening your Cash ISA.

There may be circumstances that require us to review these Cash ISA Terms and the charges being made. If a change we are proposing will be material to you, we will provide you with at least 30 calendar days’ prior notice of that change, unless we need to make the change sooner because of legal or regulatory issues in which case we will make the information available within one business day of making the change. If we make a change that is not material to you, we can make such a change immediately. If we make a change that is material to you, you can notify us within 30 calendar days from the date of that change being made that you want to terminate your agreement with us and close your Plum Account.

We will always aim to give you as much notice as practicable, even where regulatory or legal circumstances require us to act quickly. Where the change reduces your rights or increases your costs, we will explain the reason clearly.

When we talk about changes, we mean changes to these terms and conditions. We do not, for example, mean any changes to interest rates or notice periods applicable to the Plum Cash ISA.

The interest rate may go up and down. We will notify you of any change to the interest rate, subject to clause 3.10.

### ***Your Obligations***

Notify us immediately and without undue delay in case of suspicion of an account takeover, fraud or lost or stolen device in accordance with the provisions in the Plum General Terms and Conditions.

Unless you have notified us of a lost or stolen device in accordance with the provisions in the Plum General Terms and Conditions, we are entitled to treat any deposits or withdrawals made via the Plum App as legitimate and rely on those deposits or withdrawals, and you shall remain solely liable for any deposits or withdrawals that arise as a result.

Failure to comply with your obligations may result in a loss for which Plum will not be liable and/or out of Plum's control (e.g. in case of an unauthorised withdrawal a consequential loss of Bonus will be borne).

In the event that you are unsure whether Cash ISA is suitable for you, and, within your own risk appetite, seek independent advice.

### **About us**

Plum and Plum Money is a trading name of Saveable Limited, an entity authorised and regulated by the Financial Conduct Authority “**FCA**” with firm reference number 739214. The FCA's registered address is 12 Endeavour Square, London, E20 1JN. We can be contacted at [help@withplum.com](mailto:help@withplum.com) or via the Plum App.

## **1. Plum Cash ISA**

- 1.1. The Plum General Terms and Conditions relating to your Plum account opening shall apply throughout your relationship with Plum and, additionally, by opening a Cash ISA, the present Cash ISA Terms will also apply.
- 1.2. In order to receive the Cash ISA Services you must ensure that you have the Plum App and that you have opened a Cash ISA with us. Further information relating to how to open accounts with us is provided in the Plum General Terms and Conditions and via our Website. When you open a Cash ISA, you will be deemed to confirm that the representations and warranties contained in the Plum General Terms and Conditions are true and accurate, and each time you deposit or withdraw cash you will be deemed to confirm that such representations and warranties remain true and accurate.
- 1.3. You acknowledge and understand that holding a Plum Account and/or already using other services from Plum does not guarantee that you will be able to open a Plum Cash ISA with us and receive the Cash ISA Services.
- 1.4. Unless you have notified us of a lost or stolen device in accordance with the provisions in the Plum General Terms and Conditions, we are entitled to treat any deposits or withdrawals made via the Plum App as legitimate and rely on those deposits or withdrawals and you shall remain solely liable for any deposits or withdrawals that arise as a result.

## **2. The Plum Cash ISA Terms**

- 2.1. Plum will provide the Cash ISA Services subject at all times to the provisions of these Cash ISA Terms. These Cash ISA Terms will govern all Transactions entered into by you under the Cash ISA Services.
- 2.2. It is a condition of opening a Cash ISA that you agree to these Cash ISA Terms and that you agree to comply with your obligations under these Cash ISA Terms.
- 2.3. When opening your Cash ISA, we may utilise the services of third-party service providers to verify your identity and you agree that we may share your personal data with such providers for this specific purpose.
- 2.4. Access to the Cash ISA Services is provided to you at Plum's sole discretion. You acknowledge and agree that Plum may or may not, in its sole discretion, provide you with the Cash ISA Services. Plum may add, modify or discontinue any feature or functionality within the Cash ISA Services.

Where any such change is material to you, we will provide you with reasonable prior notice in accordance with the details about changes to these terms, set out in the Introduction.

- 2.5. Plum will exercise all due skill, care and diligence in the performance of the Cash ISA Services. Nothing in these terms limits or excludes any duty owed to you under applicable law or FCA rules, including the FCA's Consumer Duty.
- 2.6. You must be a UK tax resident, and pursuant to our General Terms and Conditions, over the age of 18 to subscribe to our Cash ISA. If you hold a Cash ISA and you cease to be a UK tax resident, you must inform us immediately.
- 2.7. You acknowledge and agree that you will be the sole beneficial owner of the Cash ISA. You may only subscribe to an ISA from your own funds, failure to do so may result in the rejection of your subscription, and any such funds will be returned to you or to the original source of the funds.
- 2.8. You may also transfer other providers' Cash ISAs you may have to this Cash ISA.
- 2.9. The Cash ISA Services will be provided on a non-advised basis, meaning that we will not provide you with any advice as to the merits of the Plum Cash ISA product, transactions or whether it is suitable for you. We will not provide you with any investment, legal, tax or other form of advice, nor can you request any such advice from us. You are solely responsible for any decisions taken in respect of any and all Transactions that you choose to enter or not enter into.
- 2.10. We may be required to obtain certain information from you such that we can comply with our obligations under applicable law and regulation and you agree to provide any such information that we may reasonably request in the format within which we request it. You may be denied access to the Cash ISA Services until such time as we can obtain sufficient information from you to satisfy our obligations under applicable law and regulation. This information includes, but is not limited to, any information we need to verify your identity and any information we require for purposes of reporting to meet our regulatory obligations.
- 2.11. The Cash ISA product and the related tax benefits are covered by the ISA Regulations, and are subject to all of the rights and restrictions in those regulations. If any difference arises between these terms and conditions and the ISA Regulations (e.g. due to a change in regulation), the ISA Regulations will take precedence.

### ***Subscriptions and Withdrawals***

- 2.12. Adding funds to your Cash ISA is done using funds held in your Plum Wallet, or direct from your bank account. Please consult the Plum App for more information.

- 2.13. You can open a Cash ISA with us, and with other providers, within the same tax year, without losing your allowance as long as you do not exceed your total annual allowance in any given tax year. This flexibility to subscribe to multiple Cash ISAs in the same tax year has applied from the 2024/25 tax year onwards.
- 2.14. You are responsible for ensuring that subscriptions to your ISA are within allowable limits set out in the ISA Regulations. If instructed by HMRC we will return any oversubscription without your further authority.
- 2.15. Withdrawals from the Cash ISA are received into your Plum Wallet.
- 2.16. The Plum Cash ISA is a **Flexible ISA**. This means that if you withdraw funds from your Cash ISA, you can replace them within the same tax year without the replacement funds counting towards your annual ISA allowance. When you add money to your account, it will first be treated as a replacement of any previous withdrawals made in that same tax year. Once all withdrawals have been fully replaced, any further funds added will count as new subscriptions towards your annual ISA allowance.
- 2.17. Additional ISA subscriptions (i.e. subscriptions to this ISA in excess of the annual ISA subscription limit as a result of the death of a spouse or partner) are not supported by this product.

### ***Transfer Outs***

- 2.18. You can request us to transfer all of your Current Tax year's ISA contributions, and all of your previous tax years' ISAs contributions, held with us to another ISA plan manager(s).
- 2.19. You can make a request to transfer out your ISA with Plum through Plum's customer support, [help@withplum.com](mailto:help@withplum.com). If you close or transfer your Plum Cash ISA during a bonus period (where applicable), you will lose the bonus rate and forfeit any accrued, unpaid interest.
- 2.20. If you withdraw funds that you deposited in the current tax year (since the most recent 6 April), those withdrawals reduce your total current year ISA subscriptions. The withdrawn amount is treated as if it was never subscribed, and that portion of your annual ISA allowance becomes available again. If you then transfer your Cash ISA to another provider, you can re-subscribe those funds to any ISA provider before the end of the current tax year, you are not required to return them to Plum.

*Example: You subscribed £10,000 in the current tax year, then withdrew £3,000. Your current year subscriptions reduce to £7,000, leaving £13,000 of your annual allowance available to use with any provider.*

- 2.21. If you withdraw funds that were subscribed in a previous tax year, the flexible replacement right is tied specifically to your Plum Cash ISA. If you transfer your Cash ISA in full or partially to another provider before replacing those funds, you will permanently lose the ability to re-subscribe them within an ISA. The flexible replacement allowance for prior-year funds does not transfer to the new provider.
- 2.22. You will need to contact your new ISA plan manager to transfer out and make arrangements in accordance with their requirements. Your new ISA plan manager will need to contact us to arrange for the transfer.

### ***Transfer Ins***

2.23. You can transfer in another Cash ISA to Plum at any time. We aim to complete transfers of Cash ISAs within 15 working days, or within 30 calendar days if you're transferring from another type of ISA. Full and partial transfers-in for the current tax year, and previous years, are accepted. Bonus offerings related to transfer-ins are outlined in the Summary Box provided when you opened your account.

### ***ISA Termination***

2.24. These Terms will remain in force until either you or us seek their cancellation in accordance with this clause.

2.25. Termination in the General Terms and Conditions is applicable here, wherever relevant.

2.26. Subject to these Terms, you can cancel your use of the Products and Services at any time by giving notice to us via email or via the Plum App.

2.27. Subject to the Premium Services Terms, we can immediately cancel our provision, without prior notice, of any of the Products and Services if:

- i. your use of the Plum Account has been inactive for an extended period of time; ii.
- you commit a material breach of these Terms;
- iii. you commit a breach of the Terms of Website Use;
- iv. a Default Event occurs in relation to you.

### ***Closing your Plum Cash ISA***

2.28. Subject to paragraph 2.27 below, you may end this agreement and close your Plum Cash ISA at any time.

2.29. You agree that you will continue to be responsible for all obligations related to your Cash ISA even after it is closed.

2.30. We may end this agreement and close your Cash ISA or any service associated with it by giving you reasonable prior notice, unless we are required by law or other event to act sooner. You may be offered to transfer to an alternative ISA manager of your choice or on the closure date, all remaining cash you hold through Plum will be deposited into your Plum Wallet, unless we are required by law to freeze your Plum Account.

2.31. We may suspend, freeze, or close your Plum Cash ISA without notice in certain circumstances. We will lift the suspension and/or restriction as soon as practicable after the reasons for the

suspension and/or restriction have ceased to exist.

2.32. We may at any time suspend or close your Cash ISA and/or end this agreement without notice if:

- i) notifying you would be unlawful or compromise our reasonable security measures; ii) you breach any provision of this agreement or documents referred to in this agreement;
- iii) we are requested or directed to do so by any competent court of law, government authority, public agency, law enforcement agency or the FCA;
- iv) we have reason to believe you are in breach of any applicable law or regulation; or v) we have reason to believe you are involved in any fraudulent activity, money laundering, terrorism financing or other criminal or illegal activity;
- vi) allowing you to contribute or transfer in would breach legislation or HMRC and/or FCA rules; or
- vii) the details you provided, including the declarations you accepted in opening your Plum Account or Cash ISA are incorrect and, had your application been correct, we would not have accepted your application for a Cash ISA.

2.33. We may without prior notice or delay terminate this Cash ISA agreement immediately, if we are exposed to action or censure from any law enforcement actions by governments or regulatory bodies by providing you with the Cash ISA or Cash ISA Services

2.34. If you are not happy with your choice of account within 14 days of making your first deposit, you can close your account and your ISA allowance for that particular tax year remains unaffected. If you would like to take advantage of this 14 day rule, you must contact Plum Customer Service. When you close your account, we will make sure our reports to HM Revenue & Customs reflect the correct position. If you do cancel your account, the full amount of your investment, excluding any interest earned, will be returned to you.

2.35. If you close your Flexible ISA, any unused replacement allowance (amounts previously withdrawn but not yet re-subscribed in the current tax year) will no longer be available. We recommend making any replacement subscriptions before closing your account. Closure does not affect your annual ISA subscription allowance for the current tax year.



***Deceased Cash ISA holder***

2.36. In the event of your death the tax advantages of your ISA will continue but no new subscription 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;
- (ii) the closure of the account by your executors;
- (iii) the third anniversary of your death.

2.37. Additional Permitted Subscriptions (APS): If you are married or in a civil partnership at the time of your death, your surviving spouse or civil partner may be entitled to an APS allowance based on the value of your Cash ISA. Please note that as stated in section 2.17, we do not support APS payments into our ISA products. However, your spouse or civil partner (or their chosen ISA provider) can contact our Customer Service team, and we will calculate the allowance and facilitate the transfer of this allowance to another provider so they can utilize it.

### 3. Cash ISA Product Features

- 3.1. We hold your money as client money in a variety of bank accounts with notice or fixed terms of up to 95 days with a group of approved third party banks. Your money may not be immediately available for withdrawal in exceptional circumstances.
- 3.2. Your money will be pooled with those belonging to other customers in accordance with the FCA Client Money Rules in Client Bank Accounts and kept separate from Plum's own corporate money. If you ever had a claim, such a claim would be for your proportionate share of the pooled money.
- 3.3. In all instances where we use third party banks, it is important to note that we are not responsible for any acts, omissions or default of such a bank. Our duty to keep your money safe relates to taking care of our choice and monitoring of such a bank. We carry out extensive checks on these banks and treat any issues very seriously.
- 3.4. In using third party banks Plum can at its sole discretion, and without further notice to you, decide which third party bank to use for the purpose of depositing customers money originating from the Cash ISA product.
- 3.5. You will receive the rate of interest offered by Plum as shown in the Plum App at the time. Plum will retain the difference (if any) between the interest or fees received from the underlying third party banks and the amounts paid on your product.
- 3.6. Base interest is accrued daily on the cleared balance held and paid monthly. The bonus interest rate we offer is calculated daily and will be paid to your account along with the interest earned for your 12th month and at that point, will be available for withdrawal.
- 3.7. The eligibility criteria may change from time to time at our sole discretion. We will inform you at least 14 days in advance if the eligibility criteria change.
- 3.8. From time to time Plum may offer additional bonus interest rates for certain customers. Any additional bonus interest will be treated as interest and paid in accordance with the specific terms supplied by Plum.
- 3.9. Generally, you can only withdraw interest that has already been paid into your account. However, if you **close** or **fully transfer out** your account mid-month, any base interest accrued up to the day of closure will be paid and included in your final balance.

- 3.10. The interest rate that we receive is subject to immediate change at the discretion of the third party banking provider, over which we have no control. This will impact the interest rate that we provide. If we lower the interest rate that you receive, we will inform you at the earliest opportunity. If we increase the interest rate then we will apply changes immediately and will update the Plum App with this information.
- 3.11. Interest will not be earned on any transfer until the transfer itself is fully completed - this means we have received both the funds and the transfer confirmation from the former provider.
- 3.12. There may, on occasion, be additional money paid to your Cash ISA, including any bonus offering. The structure of these offerings will be clearly explained to you when they are introduced, and information on them will be available in the most recent Summary Box of the Cash ISA. More details regarding bonus offerings are available in the [Summary Box](#) when you open your account.

#### **4. Fees and Taxes**

- 4.1. We reserve the right to deduct any monies from your Plum Cash ISA or your Plum Wallet to satisfy your obligation to pay us any amount under these Cash ISA Terms. All fees you may have to pay to us are listed on the [Plum Website, Fees](#).
- 4.2. Plum may, at any time and without prior notice to you, set off any liability of yours to us under these Cash ISA Terms against any liability of ours to you under these Cash ISA Terms, whether either liability is present or future, liquidated or unliquidated. If the liabilities to be set off are expressed in different currencies, we may convert either liability at a market rate of exchange for the purpose of set off.

## 5. Complaints

- 5.1. Should you have any complaint(s) in relation to the Products and Services, please notify us in accordance with this clause. Your complaint will be acknowledged within one (1) Business Day after receipt and arrange for the matter to be investigated in accordance with the applicable laws and rules of the FCA.
- 5.2. In the first instance please contact Plum at [help@withplum.com](mailto:help@withplum.com). If your complaint relates to a service provided by Plum and not by a Third Party Provider of Plum, 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 with you.
- 5.3. If your complaint relates to a service provided by any of our Third Party Providers, we will notify them of your complaint, they will investigate the complaint and we will then respond to you with a final response no later than by the end of eight weeks after receipt of the complaint.
- 5.4. Complaints must be submitted to us either via email or via our help widget in our in-app.
- 5.5. If your complaint is unresolved or not settled to your satisfaction within the applicable timeframe, you may refer it directly to the Financial Ombudsman Service (FOS) within six months of the date of the sent (or should have been sent) final response to you. Details of the FOS:

### **Financial Ombudsman Service**

Exchange Tower London, E14 9SR

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Telephone Numbers:** 0800 023 4567 (helpline), 0207 964 1000 (switchboard), +4420 7964 1000 (for calls from outside the UK), 020 7964 1001 (main fax) 0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **6. Protections**

- 6.1. Plum Money is authorised by the Financial Conduct Authority (FCA) to hold client money but we're not a bank. This means that in different scenarios your money is protected in different ways. We segregate client money from our own money in accordance with the FCA Client Money rules.
- 6.2. Plum deposits your money with third party banks. These banks are covered by the FSCS and, in the event one of them fails, you would be eligible to claim up to £120,000 per person per bank for any shortfall in money. Plum would make the claim to the FSCS on your behalf in relation to savings products and the claim may take up to three months to settle. Please note the £120,000 limit applies in aggregate to the total amount of money held by you at any one bank, whether it is deposited by Plum, by other providers, or by you directly with the bank.
- 6.3. For the purpose of the FCA Rules, which require us to categorise our customers, we will categorise you as a 'retail client' in accordance with the FCA's client categorisation criteria. This means that you are entitled to the protections provided for Retail Clients under the FCA Rules and relevant legislation. If you would like further information on the nature of these protections, please ask us by email.

## **7. Communications**

- 7.1. You can give us instructions electronically through WithPlum. Where we do act on your instructions we will do so promptly. We will not act on any instruction if it would be illegal or contrary to any rule or regulation for us to do so.
- 7.2. We may communicate with you about your Cash ISA at any time through the Plum App or, where appropriate SMS and email.
- 7.3. We may act on any instruction which we reasonably believe to be from you. We will not be liable if we carry out an instruction which is not genuine or for not investigating any instruction we reasonably believe to be genuine. We will not be liable for any error of transmission or misunderstanding, or for the fraud of any other party, except in the case of our negligence, wilful default or fraud. We are not obliged to acknowledge receipt of your instructions.
- 7.4. We will send all notices, information and other correspondence to you by email and/or at the email address you have provided for your Plum Account or such other email address as you may designate from time to time. In the event any notice, information or other correspondence is sent to you by letter, the letter will be sent to the current postal address you have recorded in your

account and will be deemed to be delivered on the second Business Day after posting.

7.5. We may record and monitor our communications with you. We will store relevant communications for at least the period required by law.

7.6. We cannot guarantee that electronic communications between us will be successfully delivered. We will not be liable for any loss, damage, expense, harm or inconvenience caused as a result of an email being lost, not delivered, delayed, intercepted, corrupted or otherwise altered.

7.7. All communications between us will be in the English language.

## **8. Instructions given via WithPlum**

8.1. When you use and interact with WithPlum to select and/or make changes to your Cash ISA and the Cash ISA Services such use and interaction will constitute your instructions to us.

8.2. These Cash ISA Terms set out our obligations and duties with respect to instructions in relation to our Cash ISA and the Cash ISA Services. You acknowledge and agree that all instructions and authorisations given by you in relation to our Cash ISA and the Cash ISA Services must be sent by you personally and by no other person.

8.3. You acknowledge and agree that all instructions are effective when they are received by us. When we receive an instruction from you we will use all reasonable endeavours to ensure that the instruction is executed as accurately and as soon as possible.

8.4. Where a delay occurs in transmitting an instruction due to factors outside of our reasonable control (including, without limitation, where WithPlum is unavailable) we will ensure that your instruction is executed as soon as reasonably possible. However, we will not otherwise be responsible for any delay. In such circumstances, please contact [help@withplum.com](mailto:help@withplum.com).

## SCHEDULE 1 - GLOSSARY

|                        |                                                                                                                                                                                                                                                     |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash ISA Services      | the provision of the Cash ISA product as set out by these terms                                                                                                                                                                                     |
| Cash ISA Terms         | has the meaning given in the Introduction.                                                                                                                                                                                                          |
| Tax Year               | the period from 6 April in one year to 5 April the following year.                                                                                                                                                                                  |
| Bonus Period           | any period during which Plum offers an enhanced interest rate to eligible customers, as communicated to you at account opening or thereafter.                                                                                                       |
| FCA                    | has the meaning given in the About Us section.                                                                                                                                                                                                      |
| FCA Client Money Rules | means the rules and guidance as made or amended by the FCA from time to time in respect of the holding and safeguarding of customer funds, as currently set out in the Client Assets Sourcebook section of the FCA Handbook of Rules and Guidance.  |
| FCA Rules              | means the rules of the FCA as documented in the FCA Handbook from time to time.                                                                                                                                                                     |
| FCA Safe Custody Rules | means the rules and guidance as made or amended by the FCA from time to time in respect of the holding and safeguarding of customer assets, as currently set out in the Client Assets Sourcebook section of the FCA Handbook of Rules and Guidance. |
| Fees                   | means any fees, commissions or similarly payable to us under the Plum Cash ISA Terms in respect of the Cash ISA Services, as these are listed on the Plum Website from time to time.                                                                |
| Flexible ISA           | an ISA product whereby funds withdrawn can be replaced in the same tax year without using up your annual ISA subscription limit. The Plum Cash ISA is a Flexible ISA.                                                                               |

|               |                                                                                                                                                                           |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Plum Cash ISA | a type of account that offers tax-free interest. That means you will be able to keep all of the interest you earn, as long as you abide by the conditions of the account. |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|               |                                                                                                                                                             |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Plum Account  | means the notional account which will encompass the totality of the services we will provide to you, and through which you will manage money.               |
| Plum App      | has the meaning given in the Introduction.                                                                                                                  |
| Plum Wallet   | means an e-money wallet, the primary pocket in your Plum Account where funds originating from your Personal Account(s) are deposited to and withdrawn from. |
| Retail Client | has the meaning given in the FCA Rules.                                                                                                                     |
| Transaction   | adding or removing money from your Cash ISA.                                                                                                                |
| Website       | means <a href="https://withplum.com/">https://withplum.com/</a>                                                                                             |
| WithPlum      | means the interface we provide to access Plum Cash ISA and Cash ISA Services and any other product or service offered by us from time to time.              |