Instructions to cash in
Fixed Interest Savings Certificates

Use this form to cash in all or part of your Fixed Interest Savings Certificates

When you can cash in
Fixed Interest Savings Certificates are designed to be held for their full term. You can have access to your investment before the end of the term, but we will deduct a penalty equivalent to 90 days' interest on the amount you cash in.

You can cash in with no penalty:
● at the end of the fixed rate term - as long as we receive your instructions by that date;
● if a single or last surviving investor dies;
● for an investment held in trust, if a single or last surviving beneficiary dies.

Your Certificate will earn interest up to and including the day before repayment. We can’t cancel an instruction to cash in, because we start processing it as soon as we receive your form.

How much you can cash in
If you cash in part of your Certificate at least £100 must remain invested. Or you can cash in the whole Certificate.

Please note: to satisfy Money Laundering Regulations - in common with all banks and building societies - we may seek evidence of identity from anyone applying to cash in Fixed Interest Savings Certificates.

Please write in BLACK CAPITAL LETTERS inside the boxes. This helps us process your form faster.

1 Your NS&I number

2 Certificate details

3 How much to cash in

4 Your details

We will send any correspondence to this address.

Please complete the next page and sign ▶
5 Your nominated bank or building society account

Any withdrawals will be paid directly into your nominated account.

If you want to change your nominated account and are registered for our online and phone service, you can change your details by logging in or calling us.

If you are not yet registered you can download a 'change of nominated bank account' form from nsandi.com/forms or call us and we'll send you one.

Bank/building society

name in which account is held

account number

bank reference or building society roll no (if applicable)

sort code

Please be careful when providing your bank details. If you enter the wrong details your payment might be delayed, or credited to the wrong account, and may result in a financial loss.

6 Your signature(s)

first investor

date

second investor (if applicable)

date

7 What to do next

● Remember to sign and date your form, then send it to:

NS&I, Sunderland, SR43 2SB

Thank you