

Handy guide

This guide tells you more about:

- Transferring in from a Child Trust Fund or another Junior ISA
- How to confirm your identity and address
- How the child can take over the account at 16
- What happens when the child reaches 18

This brochure is correct as at February 2020. You can download the latest version from [nsandi.com](https://www.nsandi.com)

Answers to key questions

This handy guide gives you practical information to answer some of the key questions you might have about our Junior ISA. For full details of the account, please read the [summary box](#) and the [Junior ISA brochure](#), which includes the customer agreement (terms and conditions).

Can I transfer a Child Trust Fund into an NS&I Junior ISA?

Yes you can. A child cannot have a Child Trust Fund and a Junior ISA (of any type) at the same time. So if you want to open a cash Junior ISA with NS&I and you already have a Child Trust Fund (CTF), you will need to transfer it to NS&I as part of your application.

How to do the transfer

Before you apply, please have the details of your CTF provider to hand, including the reference number.

When you apply, click [Transfer in from another provider](#) at the bottom of our Junior ISA web page and follow the on-screen instructions. Once you've submitted your application, we'll contact your CTF provider on your behalf to arrange the transfer.

Can I transfer another cash Junior ISA into an NS&I Junior ISA?

Yes you can. A child cannot have more than one cash Junior ISA at the same time. So if you want to open a cash Junior ISA with NS&I and you already have one with a different provider, you will need to transfer it to NS&I as part of your application.

How to do the transfer

Before you apply, please have the details of your existing Junior ISA provider to hand, including the account number.

When you apply, click [Transfer in from another provider](#) at the bottom of our Junior ISA web page and follow the on-screen instructions. Once you've submitted your application, we'll contact your existing provider on your behalf to arrange the transfer.

Can I transfer a stocks and shares Junior ISA into an NS&I Junior ISA?

Yes you can – you can either transfer your stocks and shares Junior ISA as part of your application to open an NS&I Junior ISA, or at any time after your NS&I Junior ISA is open. We can only accept a transfer of the whole amount of your existing Junior ISA.

Before you apply to transfer, please have the details of your existing Junior ISA provider to hand, including the account number.

How to transfer as part of a new application

When you apply, click [Transfer in from another provider](#) at the bottom of our Junior ISA web page and follow the on-screen instructions.

How to transfer after your NS&I Junior ISA is open

Log in at nsandi.com using your NS&I number and password. Click the [Transfer in from another provider](#) link in your Junior ISA panel on your homepage and follow the on-screen instructions.

Once you've submitted your application, we'll contact your existing provider on your behalf to arrange the transfer.

Why is my balance showing as zero after transferring to your Junior ISA?

It can take up to 26 days for your previous provider to send the money. As soon as we receive it, we'll update your balance.

How to confirm your identity and address

Before we can open the Junior ISA, we'll need confirmation of the child's identity, and we may also need you as the parent or guardian to confirm your identity and address.

We've tried to make this as easy as possible – instead of having to send us documents by post, you can just take a photo of each document we ask for and upload it to our secure website.

How to upload documents to our website

Shortly after we receive your application to open an account, we'll email you to ask you to upload your document photo(s).

- 1 Please log in at nsandi.com as soon as possible after you receive this email. (You'll need your NS&I number and password.)
- 2 You'll see a message in a red strip on your homepage – click the **Upload some documents** link in this message and you'll be taken to a screen that explains what you need to do.
- 3 When you're ready, click **Continue** and you'll be taken to a screen where you can upload your document photo(s).

It's important that you upload the photo(s) before the deadline shown on the upload screen, otherwise we won't be able to accept your application and will have to refund your money.

How the child can take over the account at 16

When your child reaches the age of 16, they are entitled to look after their Junior ISA. They can do this at any time from their 16th birthday. Once they have taken over the account, they will be able to:

- check their balance
- make deposits into the account by debit card
- get notifications when other people make deposits

Your child will need to visit nsandi.com, click on **Log in/Register** then follow the on-screen instructions. They will need to quote either their NS&I number or Junior ISA account number.

When they've successfully registered and logged in, they will see a summary of their Junior ISA on their homepage. They then need to click the **Take ownership** button. The next screen will ask them to provide their National Insurance number, choose how they want to receive notifications, and confirm that they have read the customer agreement (terms and conditions) and Junior ISA declaration.

Remember, your child won't be able to take money out until they're 18, when the account will transfer to an adult cash ISA – see below.

What happens when the child reaches 18

On the child's 18th birthday, their Junior ISA ends and we will automatically transfer the money into an adult cash ISA from NS&I. We'll contact the person who looks after the Junior ISA about a month before this happens.

If you're the parent or guardian and you're still looking after the Junior ISA, please make sure you let your child know what's going to happen to the account on their 18th birthday. He or she will need to register for NS&I's online service to be able to access their new adult cash ISA. To do this, they should visit nsandi.com, click on **Log in/Register** then follow the on-screen instructions. They will need to quote their NS&I number.



How to contact us

Always here to help

Find us online

 [nsandi.com](https://www.nsandi.com)

Call us

 **08085 007 007**

You can call us any time. We're here in the UK all day, every day. Calls from the UK are free. We may record your call to help us give you the best service.

Write to us

 **NS&I, Sunderland SR43 2SB**

Tweet us

 [@nsandihelp](https://twitter.com/nsandihelp)

Having trouble reading this leaflet?

Ask us for a version in:

- Braille
- Audio tape or CD
- Large print

Do you use a Minicom?

Minicom (textphone) users can contact us on **0800 056 0585**