

External account provider and interest rate

The money in your cash account is held on deposit with **HSBC Bank plc.**

Flexible Retirement Account

The current gross* interest rate on the cash account is **4.45%**.

Cash ISA

The current gross* interest rate on the cash account is **4.50%**.

All products

The interest rate is variable and may change. Interest is paid monthly and interest rates can be positive, zero or negative.

Please remember that we may change the external account provider and interest rate at any time.

*Gross means the rate of interest before the deduction of tax.

Protecting customer money

The Financial Services Compensation Scheme (FSCS) has been set up to provide protection to consumers if authorised financial services firms are unable to meet claims against them. For the cash account (a UK deposit account), Aviva is normally entitled to claim up to £85,000 on behalf of each customer for this account provider. This limit will also take into consideration any other accounts you hold with this account provider. You should refer to your key features document for more information about the FSCS.

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