



STERLING

Investment Bond information sheet

In your terms and conditions, we explain that we can change some minimum and maximum limits and cut off times. This document sets out the position as at November 2009. If any of the information below changes, we will update this document.

Terms and Conditions section	Description	Current position
2.2 New Payments	The minimum amount we will accept	£1,000
3.1 Range of funds	Minimum amount of a Payment or New Payment that can go into a fund	1%
	Maximum number of funds at any one time	20
	Maximum number of funds over the lifetime of the Investment Bond	50
4.2 Buying and selling units	The time, on a Business Day, we must receive all requirements to action your request on that day	9.30am
5.1 Fund switching	Charge for fund switching	Free
	The time, on a Business Day, we must receive all requirements to action your request on that day	9.30am
	Minimum value of units to be switched	£100
6.1 Cashing in your Investment Bond	The time, on a Business Day, we must receive all requirements to action your request on that day	9.30am
6.2 One-off withdrawals	The time, on a Business Day, we must receive all requirements to action your request on that day	9.30am
	Minimum amount for a one-off withdrawal	£50
	Minimum amount that must be left in the Investment Bond after a one-off withdrawal	£1,000
6.3 Regular withdrawals	Minimum amount for a regular withdrawal	£50
	Minimum amount that must be left in the Investment Bond after a regular withdrawal	£1,000
	Maximum regular withdrawal	7.5% of the value of the Investment Bond each year
7.1 Level of cover	The time, on a Business Day, we must receive all requirements to deal with a claim on that day	9.30am
10.1 Investing in the Distribution or Distribution 2 fund	Distribution Dates	1 March and 1 September
10.2 Regular withdrawals from the Distribution or Distribution 2 fund	The date of each month on which we will cancel units	15th
	Minimum amount that must be left in the Investment Bond after a regular withdrawal	£1,000

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We may record or monitor calls to improve our service.