

Terms of Conditions

ITI Capital Limited is able to offer a Flexible Stock and Shares ISA, which is a tax-efficient saving account that you can invest in on your terms and readily choose where your money is invested.

Important information – investment value can go up or down and you could get back less than you invest. If you are in any doubt about the suitability of a Flexible Stocks & Shares ISA, you should seek independent financial advice. The tax treatment of this product depends on your individual circumstances and may change in future. If you are uncertain about the tax treatment of the product, you should contact HMRC or seek your own independent tax advice.

A tax-efficient way to invest

You can invest up to £20,000 a year, in one ISA or a mixture of different ISAs.

You can open a Flexible Stocks and Shares ISA with ITI Capital Limited, if you are a UK resident aged 18 or over. Flexible Stocks and Shares ISAs are generally suitable for individuals who are confident in making their own investment decisions.

To find out more about a Flexible Stocks and Shares ISA please the link below <https://www.gov.uk/individual-savings-accounts>;

ITI Capital Limited is an FCA authorised and regulated Firm. The term and conditions are governed by English law and, in participating, you submit to the jurisdiction of the English courts.

To request more information simply email ISAs@iticapital.com with your full name, address, and we will do rest for you.

IMPORATANT NOTICE – DISCLAIMER

Our client accounts are offered on an “execution only” basis. This means that you make your own investment decisions and we don’t give you advice about what to do. We do provide information about investments to help you make your own investment decisions but you should not consider this as a recommendation. If you are not comfortable about making your own investment decisions then these accounts may not be right for you. - Unlike cash, the value of investments, and any income from them, can fall as well as rise so you could get back less than you invest.

The tax rules that we refer to here and in other places on our website are those that apply now, they can change over time and any tax benefits will depend on your personal circumstances at the time. You should bear this in mind when making investment decisions.

The information in this document should not be seen as advice and, if you are still unsure if these accounts or investing is right for you, you should seek help from a suitably qualified adviser.

Your capital is at risk when investing in any of the investments referred to in this document. ITI Capital Limited is authorised and regulated by the Financial Conduct Authority.