

 TYPES OF ISA	AKA	WHAT IS IT?	MAIN TERMS
Cash	Basic/Cash ISA	Savings account	£20,000 allowance. tax-free interest.
Help To Buy	HTB ISA	Savings account for first time buyers	£3,400 in the first year, £2,400 thereafter. 25% top-up. Tax-free interest. closed to new savers on 30 November 2019.
Lifetime Cash	LISA	House deposit and/or retirement savings account	£4,000 allowance. 25% top-up. tax-free interest. only those aged 18-39 can open.
Lifetime Stocks and Shares	LISA	House deposit and/or retirement investment account	£4,000 allowance. 25% top-up. tax-free gains & interest. no further tax on dividends only those aged 18-39 can open.
Innovative Finance	Peer-to-Peer ISA	Peer-to-peer lending account	£20,00 allowance. tax-free interest.
Stocks and Shares	Investment ISA or S&S ISA	Investment account	£20,000 allowance. tax-free gains. no further tax on dividends. tax free interest.
Junior Cash	JISA	Savings account for under 18s	£9,000 allowance. Tax free interest
Junior Stocks and Shares	JISA	Investment account for under 18s	£9,000 allowance. Tax-free gains & interest. No further tax on dividends