Tide CASH ISA Summary Box

Last updated: 5th November 2026

The information provided in this summary box includes the key features of the account only and is not intended to be a substitute for reading the Tide and ClearBank terms applicable to your account (all available under tide.co/terms). We generate a new version of this summary box whenever any of the information contained herein changes.

Account name
Tide Cash ISA (ISA stands for Individual Savings Account)
What is the interest rate?

The interest rate applicable to your Tide Cash ISA is a variable rate and is equal to the published Bank of England Base Rate (gross) minus a certain percentage. The current percentage can be found in the table below. The currently applicable Bank of England Base Rate is 4.00% (gross). The applicable Bank of England base rate can be found here: https://www.bankofengland.co.uk.

As part of your Tide Membership you receive a preferential interest rate on your Tide Cash ISA deposit as per the table below:

Interest Rate p.a.
3.51% AER / 3.45% gross 0.55% gross below Bank of England Base Rate

"**AER**" stands for Annual Equivalent Rate and illustrates the interest rate if it was paid and compounded once each year. "Gross" is the basic annual interest rate without considering compounding.

Interest is calculated daily, based on the balance available on your Tide Cash ISA at the end of the day, and paid monthly into your Tide Cash ISA on the first day of the month following the month in which the interest is earned.

In exceptional market conditions, interest rates may become negative. If this happens, money could be deducted from your account instead of interest being paid. We will give you advance notice if a negative interest rate were to apply.

Can Tide change the interest rate?

Yes. As the interest rate is variable it can move up or down.

The interest rate can change at any time for the following reasons:

1. Tide can change the percentage by which the interest rate is below Bank of England Base Rate at any time and this will impact the interest rate you receive. Please also refer to the Tide Cash ISA Terms.

    - If this change will decrease your interest rate, we will give you at least 14 days' notice in writing before the change takes effect.
    - If this change increases your interest rate, we don't have to give you prior notice, but we will notify you about the change within 30 days of it taking effect.

2. In addition, each time the Bank of England Base Rate changes, the interest rate applicable to your Tide Cash ISA will also automatically change, in line with the increase or decrease in the Bank of England Base Rate. Please note that this might happen in addition to changes to the percentage by which the interest rate is below the Bank of England Base Rate .

    - The change will take effect from the day the Bank of England announces the change.
    - We do not have to give you prior notice of the change, but we will notify you about the change within 30 days of it taking effect.
    - The Bank of England Base Rate may be negative, which may result in a negative interest rate applying to your Tide Cash ISA.

What would the estimated balance be after 12 months based on a £1,000 and £20,000 deposit?

For Tide Members the estimated balances after 12 months for deposits of £1,000 and £20,000 are as follows:

Initial amount	Balance after 12 months
£1,000.00	£1,035.05
£20,000.00	£20,701.02

The estimates are based on:

- the Bank of England base rate being 4.00%
- no further deposits or withdrawals being made and no changes to the interest rate taking place
- no further changes in Bank of England rates and the percentage by which the interest rate is below Bank of England Base Rate

* The projections are for illustrative purposes only and do not take into account your personal circumstances.

How do I open and manage my account?

To be eligible to open and keep a Tide Cash ISA, you must meet these requirements at all times:

(a) Be an active Tide member and hold a Tide Business Account as a sole trader in the same name as the Tide Cash ISA;
(b) Be at least 18 years old and be a UK resident with sole tax residence in the United Kingdom (UK);
(c) Not be a US person. A "US person" includes US citizens, regardless of where they live and regardless of any other citizenship they hold, and US residents, including "green card" holders, regardless of their citizenship. ;
(d) Agree to the Tide Cash ISA Terms and the ClearBank Cash ISA Terms;

(e) Meet ClearBank and Tide eligibility criteria.

The Tide Cash ISA can be opened (a) in the Tide app or on Tide.co by UK-registered *sole traders* who are UK residents, holding a UK NIN (National Insurance Number) and who hold a business bank account provided by ClearBank via the Tide Platform (**"Nominated Account"**) .

You may only have one Nominated Account.

The minimum opening deposit is £ 1. The permitted allowance is £20,000 per tax year. .

You can only add funds into your Tide Cash ISA by transferring them from your Nominated Account.

We may apply financial or other quantitative limits to your Tide Cash ISA in accordance with our risk assessment and policies. We can change these limits at our discretion at any time depending on our ongoing risk assessment of you or to comply with our regulatory obligations. You can contact our Member Support team at any time to ask about the limits applicable to your account or to request a review and increase of your limits.

Once opened, your account can be managed 24/7 (a) online at tide.co or via your Tide app. You can also contact the Member Support team by email at hello@tide.co.

You can close your Tide Cash ISA at any time.

Can I withdraw my money?

Yes. This is an instant access account. No notice for withdrawals is required and withdrawals can be made at any time.

There is no limit on withdrawals. This is a flexible Cash ISA so any withdrawals made will not be deducted from the subscription allowance and can be restored in the same tax year.

Withdrawals from your Tide Cash ISA Account can only be made online and into your Nominated Account.

Additional information

Cash ISA is a tax-free savings product. This means you will not pay income tax on your earned interest.

On termination of your Tide Cash ISA any interest accrued up to the termination effective date will be transferred to your Nominated Account. Before your Tide Cash ISA can be closed, you need to transfer any balance remaining in your Tide Cash ISA to your Nominated Account.