



**WELCOME TO THE TRANSPORT FRIENDLY SOCIETY
(TFS) JUNIOR INDIVIDUAL SAVINGS ACCOUNT (ISA)**

TERMS AND CONDITIONS

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1 GENERAL INFORMATION

1.1 Who is Transport Friendly Society (TFS)?

TFS is a mutual organisation which means any profits are for the benefit of members because we do not have any shareholders. TFS started in 1885 and has been providing peace of mind to its members ever since, introducing new plans over the years and aiming to respond to their changing needs.

1.2 Regulation

The Transport Friendly Society (TFS) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered and incorporated under the Friendly Societies Act 1992, register number 434F.

1.3 Membership of TFS

When you take out a Junior Individual Savings Account (JISA) with TFS you become a member of the Society.

Registered office: Transport Friendly Society Limited
 3rd Floor Derbyshire House
 St Chad's Street
 London
 WC1H 8AG

1.4 Advice

TFS does not give advice about its products but is happy to answer any factual questions you may have so that you can make an informed decision. If you are unsure as to the suitability of a financial product you should contact an independent financial adviser. You should carefully consider whether the TFS's Junior ISA product suits your child's needs.

1.5 Cancelling the Junior ISA

We offer a cancellation period of 14 days which starts from the date you receive the Junior ISA Documents and the Cancellation Form. You need only to sign and return the Cancellation Form if you decide to cancel the Junior ISA in the 14 day cancellation period.

Cancellation within 14 days

Upon receipt of the Cancellation Form, We will cancel and refund You Your investment in the Junior ISA **SUBJECT** to a deduction of the amount (if any) by which the value of the Child's investment has fallen at the time when Your Cancellation Form is received by the TFS as explained in the Cancellation Form.

If You cancel within the 14 day cancellation period Your cancelled subscription does not count as a subscription to a Junior ISA and You can subscribe to another Junior ISA of the same type in the same tax year.

If You cancel The Junior ISA, it is Your responsibility to inform Your bank/building society to stop deducting payments from Your bank/building society account and paying them into the Junior ISA.

Cancellation after 14 days

The Junior ISA cannot be cancelled once the 14 day cancellation period has expired, as the Junior ISA becomes valid and any money You have invested in the Junior ISA will not be repaid to You. The account will be frozen until the Child turns 18 or the Junior ISA is transferred to another provider. Your subscription into the Junior ISA will not be repaid to You.

1.6 The Ownership of Units in the Junior ISA Account

The legal title of the Units in Your account will be registered in the name of any Nominee we may appoint. The Units in the account must remain in the beneficial ownership of the Child at all times and must not be used as security for a loan. Any certificates or other documents evidencing title will be held by Us or Our Nominee.

1.7 Fund Information and Voting Rights

As the Registered Contact, You will be entitled to attend meetings for the Fund's Unit holders and exercise voting rights at such meetings, or instruct us to do so on Your behalf.

Upon request, we can also provide the annual reports and accounts and any other information issued to Unit holders.

1.8 Discontinuity in payments

Under current HMRC ISA regulations, if You do not subscribe to the Junior ISA for a whole tax year or longer, You will be required to complete an application to recommence subscriptions.

1.9 Law

In any legal disputes, the law of England and Wales will apply.

1.10 Parties to this Agreement

A person who is not a party to this agreement shall not have any rights under or in connection with this Junior ISA.

1.11 Taxation

There is no liability for Income or Capital Gains Taxes during the life of the Junior ISA or on cashing it in when the Child turns 18. We will make all necessary claims for tax relief relating to the Account.

The tax situation may change in the future.

1.12 Statements

We will send the Registered Contact a Statement before the end of each tax year, showing the value of the Account and details of all transactions in the Account since the previous Statement. The Statements will not include a measure of performance.

1.13 Delegation

We may appoint any person to perform any of Our functions or responsibilities so long as this is allowed by the Regulations and the FCA Rules. We will not appoint an agent or any other person unless We are satisfied that they are competent to carry out those functions or responsibilities.

1.14 HMRC

You authorise Us to disclose all relevant information about the Junior ISA Account to HMRC in connection with the tax requirements and in accordance with the UK law.

1.15 Complaints procedure

If You have a complaint or are not satisfied with any aspect of the Society, its products or services please contact Us at the address below. If the complaint is not dealt with to Your satisfaction You can refer Your complaint, free of charge, to the:

Financial Ombudsman Service
Exchange Tower, Harbour Exchange
London E14 9SR
(Telephone 0800 023 4567).

If You do decide to refer Your complaint to the Financial Ombudsman Service, You must do so within six months of the date of Our final response. If You do not refer Your complaint within this time period, We may withhold our consent for the Financial Ombudsman Service to look into the complaint. Following this complaint procedure does not affect Your rights to take legal action.

1.16 Compensation

If the TFS is unable to meet its liabilities, compensation may be payable by the Financial Services Compensation Scheme. Further information on the scheme is available from the Financial Services Compensation Scheme on 020 7892 7300 or at: www.fscs.org.uk

1.17 Changes to this Junior ISA

We will periodically review the TFS Junior ISA product and if We decide to make any changes to the Terms and Conditions, We will endeavour to give You not less than 30 days' notice by email or in writing to the last correspondence address We have for You. It is therefore essential that You inform Us of any change of correspondence email or address as We cannot be responsible for Our communications not reaching You. If We are ever required to change the Junior ISA on less notice due to, for example, a change in any relevant regulation or legislation, We will advise You at the earliest opportunity.

If We notify You that We have varied the Junior ISA and We do not hear from You, We will assume that Your continued payments into the Junior ISA is Your consent to the variation. However, if You let Us know in writing that You do not consent to the variation, You can ask us to transfer your Junior ISA to another provider.

We also reserve the right to completely withdraw the TFS Junior ISA if We deem it necessary to do so and in such circumstances, We would provide You with not less than 30 days' notice in writing to the last correspondence email or postal address that We have for You.

RISK WARNING

IT IS IMPORTANT TO REMEMBER THAT THE VALUE OF YOUR INVESTMENT INTO THE JUNIOR ISA AND ANY INCOME FROM IT MAY FALL AS WELL AS RISE AND IS NOT GUARANTEED SO THE CHILD MAY GET BACK LESS THAN WHAT YOU INVEST.

2 GENERAL TERMS AND CONDITIONS

Please read these Terms and Conditions, as they explain the contract between You and the Transport Friendly Society (TFS) and how Junior Individual Savings Account will be managed. Please ensure You read this document carefully, as it contains information You need to know and keep it in a safe place for future reference.

These Terms and Conditions come into force when Your Application Form is accepted by Us, and Your first contribution to the Junior ISA. On acceptance, each new Junior ISA will be designated by Us as a Junior Stocks and Shares ISA. You can only subscribe to one Junior Stocks and Shares ISA per year. The Junior ISA Agreement document is issued to You by the TFS. The TFS reserves the right to amend or vary these Terms and Conditions, if We have a valid reason to do so and will inform You in writing if We make any changes.

You will also receive a Key Information Document which gives You the key information required by law to help You understand the nature, risks, costs, potential gains and losses of this Junior ISA and to help You compare it to other products.

We have made every effort to write these Terms and Conditions in plain English however, if You have any questions please call Our membership team on 020 7833 2616 or visit www.tfs.uk.com

In this document, where We say 'You' or 'Your' then this means the Member of the Transport Friendly Society who owns this Junior ISA. Where We say either 'We', 'Us', 'Our', 'TFS' or the 'Society' then this refers to Transport Friendly Society.

The Contract

The Contract is between the TFS and the Registered Contact and consists of the following:

Important Information Document

Key Information Document

Terms and Conditions

Application Form

Any written communication from the TFS to the Registered Contact notifying any changes to the Terms and Conditions

Registered Contact

The Registered Contact is the individual with the parental responsibility for the Child and is usually a parent or legal guardian of the Child under the age of 16. When the Child reaches the age of 16, they can apply to become the Registered Contact on the Junior ISA.

TFS Stocks and Shares ISA

A stocks and shares ISA is a tax-efficient way of saving. The annual allowance for a Junior ISA for the 2023/2024 tax year is £9,000. The latest Junior ISA allowance is available on www.gov.uk.

You can decide how Your money is invested and The Child will not have to pay UK Income Tax or Capital Gains Tax on their Junior ISA savings.

The aim of the fund is to give a fair return on Your investment.

What is the TFS Junior ISA fund?

The TFS Junior ISA is a unit linked product which invests in one or more of the Society's unit-linked ISA funds. This simply means We use units and unit prices to measure the Junior ISA's value at any one time.

What does the fund invest in?

The TFS Stocks and Shares ISA is currently invested in funds managed by Legal & General (L&G) Investment Management. The investments are in assets that demonstrate good environmental, social and governance (ESG) efforts. You can find out more about the L&G funds from the funds fact sheets.

You can choose to allocate Your policy to a mixture of funds and to switch at no cost between fund holdings. The application form will allow You to invest solely in one fund or spread Your contributions into Your Child's Junior ISA into both funds.

How is the fund managed?

The Junior ISA fund is managed by Transport Friendly Society Limited. Initially, the policy will be linked to units that invest in a Legal and General Investment Management unit trust. Transport Friendly Society can change the unit trust and the fund manager in its absolute discretion to ensure the Junior ISA performs in line with Your expectations. Legal and General Investment Management are one of the UK's leading financial services groups and a major global investor with over £1 trillion in total assets under management worldwide as at 31 December 2022.

How is the Price of Units calculated?

Pricing mechanics

Money received will be invested on the valuation date following the receipt and no interest will be paid on cash held pending investment. The Society operates a NEXT quoted unit price for all transactions, which means the price of units purchased following any deposit into the Junior ISA will be set at the next pricing date. Next quoted unit price is also used for any withdrawals or surrenders of the policy.

IS THE TFS JUNIOR ISA RIGHT FOR YOU AND THE CHILD?

It is Your responsibility to ensure that this product meets Your Child's needs. If advice is required, You should consult an independent financial advisor.

PLEASE NOTE: NO ADVICE HAS BEEN PROVIDED TO YOU BY TFS AND IF YOU ARE IN ANY DOUBT AS TO WHETHER THIS JUNIOR ISA IS SUITABLE FOR YOU AND THE CHILD, WE RECOMMEND YOU SEEK INDEPENDENT FINANCIAL ADVICE, THE COST OF WHICH WILL BE YOUR RESPONSIBILITY.

3 ELIGIBILITY AND APPLYING

An application to open a Junior ISA must be made in writing on an Application Form. You can apply for the TFS Junior ISA online on Our website (www.tfs.uk.com) or by returning a completed application form to Us which You can also download from Our website. Alternatively, You can email Us on savings@tfs.uk.com or call Us on 020 7833 2616 and We will post an application form to You.

You can also transfer Your Child's Junior ISA to TFS from another Junior ISA provider.

WARNING: If the Child has an existing Junior ISA and You wish to transfer it to Us do not close it as the Child will lose the tax benefits. Contact Us and We will send You a transfer form to complete and return to Us and then We will send it to the current Junior ISA provider to transfer the Junior ISA to Us to ensure the Child's tax exemption is not lost.

The following conditions must be met in order to apply for the TFS Junior ISA:

- 3.1 The Child must be under 18 years of age.
- 3.2 If You are applying on a Child's behalf, You must have parental responsibility for that Child.
- 3.3 The Child does not have a Child Trust Fund account.
- 3.4 You will be the Registered Contact for the TFS Junior ISA.
- 3.5 The Child is resident in the UK, or is a UK Crown servant, a dependant of a UK Crown servant or is married to/in a civil partnership with a UK Crown servant.
- 3.6 You have not subscribed and will not subscribe to another Junior ISA of this type for this Child.
- 3.7 You are not aware that this Child has another Junior ISA of this type.
- 3.8 You are not aware of other Junior ISA subscriptions that will result in this Child exceeding the annual limit.
- 3.9 You will not knowingly make subscriptions to Junior ISAs for this Child that will result in the subscription limit being exceeded.
- 3.10 You must inform Us if the Child no longer meets the UK residence qualification. The UK does not include the Channel Islands or the Isle of Man.
- 3.11 We reserve the right to reject any application.

Notices and Instructions

- a) Notices and instructions to Us should be in writing and signed by You.
- b) You must inform Us promptly if You or the Child change Your home addresses.
- c) We are entitled to treat as valid instructions given by You, or on Your behalf, even if that is not the case because of the wrongdoing of another person.

4 AMOUNT OF INVESTMENT

The Government sets the annual Junior ISA tax-free limits and these are subject to change. You can find the Junior ISA limits on the His Majesty's Revenue and Customs (HMRC) website or call Us on 020 7833 2616 and We will let You know. The limits are for each tax year which starts on the 6th April and ends on 5th April the following year.

If We receive a payment which takes the Account over this limit within 14 calendar days of the end of the tax year, We will not invest the payment or the part of that payment that exceeds the limit. Instead, it will be held and invested as soon as the new tax year starts. At any other time, We will reject any payment or part of that payment that exceeds the limit and return it.

The TFS Junior ISA is flexible - Once the Junior ISA has been set up, You can change or suspend the amount of any regular payment into the Junior ISA, subject to the rules below.

- 4.1 You can invest regular monthly amounts and/or a lump-sum into the Junior ISA.
 - 4.2 The minimum monthly payment is £30 a month, which can be increased at any time. Monthly payments can also be reduced as long as the payment is not below £30 a month.
 - 4.3 The minimum initial lump-sum payment into the Junior ISA is £500. Additional lump-sum payments of at least £30 can be made at any time.
 - 4.4 Regular monthly payments must be made by Direct Debit. We will use the first available date, after giving You the required 10 working days' notice, to collect Your regular direct debit payment. If You prefer a different date in the month please write this on Your application form.
- Strict rules govern Direct Debits and payments are subject to the Direct Debit Guarantee. This means We will give You 10 working days written notice of any changes to Your Direct Debit and in the event of any error You are entitled to a full refund.
- 4.5 Lump-sum payments can be made by cheque, credit or debit card or by bank transfer.
 - 4.6 Payments into the Junior ISA can only be made from any source of funds held in the United Kingdom.

You should inform Us in writing if You wish to increase or decrease Your monthly contribution, or to stop saving (either temporarily or completely). If Your instructions are received at least 10 working days before the next collection date, We will normally give effect from that date.

Unit Prices

- a) The price of units in the Funds is calculated on the valuation date and can be obtained by telephoning the TFS on 020 7833 2616.
- b) We will buy or sell units for the Junior ISA using the NEXT price valuation following receipt of a contribution. Units are single priced i.e. the price at which units are bought or sold is the same.
- c) The number of units allocated to the Junior ISA will be calculated by dividing the contribution by the appropriate unit price.
- d) The price of units at any time reflects the fund's annual management charge of 1.5% per annum.

Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of Your Direct Debit We will notify You 10 working days in advance of Your bank or building society Account being debited or as otherwise agreed. If You request Us to collect a payment, confirmation of the amount and date will be given to You at the time of the request.
- If an error is made in the payment of Your Direct Debit by Us or Your bank or building society, You are entitled to a full and immediate refund of the amount paid from Your bank or building society.
- If You receive a refund You are not entitled to, You must pay it back when We ask You to.
- You can cancel a Direct Debit at any time by simply contacting Your bank or building society. Written confirmation may be required. Please also notify Us.

5 CHARGES and the FUNDS

5.1 We will charge the Junior ISA an annual fee of 1.5% of the funds under management. The charges will be levied within the Funds and will be deducted from the unit prices. The charges cover the cost of:

- setting up and administrating the Junior ISA
- the investment managers' fees and
- a contribution towards the Society's overheads.

5.2 We will send You an annual statement detailing any payments in, and any charges deducted by the Society outside of those charged within the determination of the unit price.

5.3 The Transport Friendly Society Limited unit linked Funds are assets held within the Society for the purpose of determining the benefits of the policies linked to those Funds. The assets are owned by the Society and policyholders do not have a right to the ownership of those assets. Policyholders have a right to the benefits of the policy as outlined in these Terms and Conditions.

6 WITHDRAWALS

No withdrawals are allowed from the Junior ISA until the Child reaches the age of 18. Any money paid into the Junior ISA is a gift to the Child and cannot be repaid to You after the 14 day cancellation period has expired. The Child can take control of their Junior ISA account when they are 16 by becoming the Registered Contact, but they cannot withdraw the money until they are 18.

What happens when my Child is 18?

Shortly before the Child becomes 18, We will send them details of the options available to them upon reaching 18, including transferring their investment in the Junior ISA into the TFS Adult Stocks and Shares ISA or withdrawing the money.

7 CLOSURES

By Us

7.1 We will close the Junior ISA if We receive direct instructions to do so from HMRC.

7.2 We will close the Junior ISA if You fail to meet all the ISA regulations and the Junior ISA then becomes void. We will write to You to explain why this decision has been taken and what Your options are.

7.3 If in the future, We decide to stop administering Junior ISAs We will write to You, giving You three months' notice for You to transfer the Junior ISA to another Junior ISA manager.

7.4 If We believe there has been any fraudulent activity in relation to the Junior ISA, including an attempt to make a financial transaction that is fraudulent in whole or in part or that We believe to be deliberately false, misleading or exaggerated, We reserve the right to close the Junior ISA with immediate effect. We will write to You to explain why this decision has been taken and what Your options are.

If We close the Junior ISA, You may either transfer the Junior ISA to another Junior ISA manager or wait until the Child turns 18 and can then access the funds in their Junior ISA.

We may deduct any charges or other amounts due to Us.

7.5 The Junior ISA will terminate if the Child dies and all the investments in the Junior ISA would be sold by TFS and 101% of the value of all the proceeds would be forwarded to the Registered Contact to be added to the Child's estate.

By You

7.6 You can transfer to another Junior ISA provider at any time, but You will need to contact the new provider to arrange this for You.

8 CANCELLING THE JUNIOR ISA

8.1 You have the right to change Your mind about the investment in to the Junior ISA up to no later than 14 days after You receive TFS's Cancellation Form, which You are advised to read carefully.

Cancellation within 14 days

If You decide to cancel the Junior ISA within the 14 days cancellation period, You are entitled to have repaid to You any money You have invested in the Junior ISA subject to a deduction of the amount (if any) by which the value of the investment in the Junior ISA has fallen at the time when Your Cancellation Form is received by the TFS.

If You cancel within the 14 day cancellation period Your cancelled subscription does not count as a subscription to a Junior ISA and You can subscribe to another Junior ISA of the same type in the same tax year.

If You cancel the Junior ISA, it is Your responsibility to inform Your bank or building society to stop deducting payments from Your bank or building society account and paying them into the Junior ISA.

If You arranged the Junior ISA through a financial adviser any fees You paid to the financial adviser will not be refunded by TFS.

Cancellation after 14 days

The Junior ISA cannot be cancelled once the 14 day cancellation period has expired, as the Junior ISA becomes valid but it can be frozen until the Child turns 18 or can be transferred to another provider. Your subscription into the Junior ISA will not be repaid to You.

9 FRAUD

9.1 Fraud is a criminal activity that can result in a fine or a prison sentence. We would consider someone to be committing fraud by making or attempting any financial transaction, or a statement in support of a transaction or sending Us a document in support of a transaction which is, in whole or in part, false or misleading or exaggerated in any way.

9.2 If We reasonably believe that a transaction is false or fraudulent, even if We have not proved that You have acted dishonestly, We will not make any payment to You. We may terminate the Junior ISA and all benefits will stop immediately. We will charge You any other costs that We have incurred before refunding any outstanding funds and may take legal action to recover any costs that We reasonably incur as a result of the fraud, plus interest and legal costs.

9.3 We take fraud prevention very seriously and may also pass details of suspected fraudulent transactions to the Police or Crown Prosecution Service for them to investigate and prosecute through the criminal courts. Anyone convicted of fraud may have to declare it when they apply for a financial product in the future.

9.4 How do We check financial transactions and prevent fraud?

We check all financial transactions. The TFS is required by law to verify the identity of its members and as part of the verification process We will carry out identity checks to verify Yours and the Child's identity. We may need to ask You for further proof before We can process any payment into or out of The Junior ISA. You must provide this at Your own expense. While We are waiting for such information, We will not process any payment into or out of The Junior ISA. We do these routine checks to make sure that We are processing payments into and out of Our ISA products correctly; it does not mean that We think You are being dishonest.

9.5 It is Your responsibility to make sure that all the information that You give Us relating to a financial transaction is truthful and complete.

9.6 You must always act honestly. For example You, or anyone acting on Your behalf, must not:

- Alter or forge any document relating to a financial transaction
- Send Us any evidence relating to a financial transaction that You know is misleading or untrue
- Give dishonest answers to Our questions
- Refuse to give Us any information that We need to avoid investigation

10 OUR SERVICE COMMITMENT

10.1 We believe You deserve to be treated in a courteous, fair and prompt manner and Our aim is to provide an excellent service to all Our members.

10.2 If You have a complaint or are not satisfied with any aspect of the Society, its products or services then please contact Us. Complaints are taken very seriously and are closely monitored by the Board of Management. The Board of Management has appointed the Society's Compliance Officer as the person responsible for handling Complaints.

The Transport Friendly Society Limited can be contacted as follows:

In writing:

Transport Friendly Society Limited

3rd Floor Derbyshire House

St Chad's Street

London WC1H 8AG

Telephone: 020 7833 2616

Email: savings@tfs.uk.com

10.3 If, after having received Our Final Response, You are still unhappy or if We have been unable to complete Our investigation within 8 weeks, You may refer Your complaint to the Financial Ombudsman Service. If You decide to refer Your complaint to the Financial Ombudsman Service, You must do so within six months of the date of Our final response. If You do not refer Your complaint within this time period, We may withhold our consent for the Financial Ombudsman Service to look into the complaint. The Financial Ombudsman Service can be contacted as follows:

In writing:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange

London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

10.4 The Financial Ombudsman Service may not be able to consider a complaint if You have not provided Us with the opportunity to resolve it first. Following this complaint procedure does not affect Your rights to take legal action.

11 YOUR DATA and the TFS PRIVACY NOTICE

11.1 Transport Friendly Society Limited understands that Your privacy is important to You and that You care about how Your personal data is used. We respect and value the privacy of all of Our members, outsource service providers and suppliers and will only collect and use personal data in a way that is consistent with Our obligations and Your rights under the data protection legislation.

11.2 Information about Us

Transport Friendly Society Limited is Registered and Incorporated under the Friendly Societies Act 1992. Register No. 434F. The Transport Friendly Society is Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulations Authority.

Head Office:

Transport Friendly Society Limited
3rd Floor Derbyshire House
St. Chad's Street
London WC1H 8AG

11.3 What is this Privacy Notice?

This Privacy Notice explains how We use Your personal data: how it is collected, how it is held, and how it is processed. It also explains Your rights under the law relating to Your personal data.

11.4 What is Personal Data?

Personal data is any information about You that enables You to be identified, including Your name and contact details.

11.5 What Personal Data do We collect?

We may collect some or all of the following personal data (this may vary according to Your relationship with Us):

- Name;
- Address;
- Email address;
- Telephone number;
- Employer;
- Organisation name;
- Job title;
- Other sensitive and/or confidential information

11.6 What are Your Rights?

Under the GDPR, You have the following rights, which We will always work to uphold:

- a. **Your right to be informed** - You have the right to be informed about Our collection and use of Your personal data. This Privacy Notice should tell You everything You need to know, but should You have any questions please contact Us to find out more.
- b. **Your right of access** - You have the right to ask Us for copies of Your personal information that We hold.
- c. **Your right to rectification** - You have the right to ask Us to rectify information You think is inaccurate. You also have the right to ask Us to complete information You think is incomplete.
- d. **Your right to erasure** - You have the right to ask Us to erase Your personal information in certain circumstances.
- e. **Your right to restriction of processing** - You have the right to ask Us to restrict the processing of Your information in certain circumstances.
- f. **Your right to object to processing** - You have the right to object to the processing of Your personal data for a particular purpose or purposes.
- g. **Your right to data portability** - You have the right to ask that We transfer the information You gave Us to another organisation, or to You, in certain circumstances.
- h. **Rights relating to automated decision-making and profiling** - We do not use Your personal data in this way.

You are not required to pay any charge for exercising Your rights. If You make a request, We have one month to respond to You.

11.7 Further information about Your rights can be obtained from the Information Commissioner's Office (ICO). If You have any cause for complaint about Our use of Your personal data, You have the right to lodge a complaint with the ICO. Their contact details are as follows:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF
Helpline number: 0303 123 1113

11.8 How We use Your Personal Data?

We use Your personal data for the proper performance of a contract with You and You have consented to Our use of Your personal data and it is in Our legitimate business interests to use it.

Your personal data will be used for the following purposes:

- Providing and managing Your account
- Supplying Our products and services to You. Your personal details are required in order for Us to enter into a contract with You.
- Personalising and tailoring Our products and services for You.
- Communicating with You. This may include responding to emails or calls from You.
- Supplying You with information by email or post that You have opted-in to (You may unsubscribe or opt-out at any time by contacting the Transport Friendly Society Limited).

With Your permission and/or where permitted by law, We may also use Your personal data for marketing purposes, which may include contacting You by email, telephone, and post with information, news and updates on Our products and services. We will not send You any unlawful marketing information or spam. We will always work to fully protect Your rights and comply with Our obligations under the Data Protection legislation, and You will always have the opportunity to opt-out.

11.9 How long do We keep Your Personal Data?

We will only retain Your personal data for as long as necessary to fulfil the purposes We collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

11.10 To determine the appropriate retention period for personal data, We consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of Your personal data, the purposes for which We process Your personal data and whether We can achieve those purposes through other means, and the applicable legal requirements.

11.11 How and where We store or transfer Your Personal Data?

We will only store or transfer Your personal data in the UK. This means that it will be fully protected under the GDPR.

11.12 The security of Your personal data is essential to Us, and to protect Your data, We have put in place appropriate security measures to prevent Your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, We limit access to Your personal data to those employees who have a business need to know. They will only process Your personal data in accordance with Our instructions and they are subject to a duty of confidentiality. We have put in place procedures to deal with any suspected personal data breach and will notify You and any applicable regulator of a breach where We are legally required to do so.

11.13 Do We share Your Personal Data?

We will not share any of Your personal data with any third parties for any purposes, subject to the following exceptions:

- where it is necessary in order to fulfill the service We provide to Our members.
- if We are involved in legal proceedings, complying with legal obligations, a court order, or the instructions of a government authority.

If any of Your personal data is required by a third party, as described above, We will take steps to ensure that Your personal data is handled safely, securely, and in accordance with Your rights, Our obligations, and the third party's obligations under the law.

11.14 Accessing Your Personal Data

You can ask Us for details and a copy of what personal data We have about You. This is known as a "subject access request".

11.15 All subject access requests should be made in writing and sent to the postal or email addresses shown below. There is not normally any charge for a subject access request. If Your request is '*manifestly unfounded or excessive*' (for example, if You make repetitive requests) a fee may be charged to cover Our administrative costs in responding.

11.16 We will respond to Your subject access request within 30 days of receiving it. We aim to provide a complete response, including a copy of Your personal data within that time. If Your request is complex, We may require more time, up to a maximum of three months from the date We receive Your request. You will be kept fully informed of Our progress.

11.17 Contacting Us

To contact Us about anything to do with Your personal data and data protection including removing Your consent or to make a subject access request, please use the following details:

Postal Address: Transport Friendly Society Limited
 3rd Floor Derbyshire House
 St. Chad's Street
 London WC1H 8AG

Email address: info@tfs.uk.com

Telephone number: 020 7833 2616

11.18 Privacy Notice changes

We may change this Privacy Notice, for example, if the law changes, or if We change Our business in a way that affects personal data protection. If any changes are made they will be made available on Our website's privacy statement, www.tfs.uk.com.

12 JUNIOR ISA TRANSFERS

The Registered Contact can transfer a Junior ISA from another provider to a TFS Junior ISA by completing the TFS's transfer form. The TFS would contact the other Junior ISA provider and arrange for the transfer of the Junior ISA from them to the TFS Junior ISA.

You can transfer a Junior ISA from another provider at any time. Before You transfer the Junior ISA to TFS You must consider the following:

- TFS does not charge a transfer fee but other providers may.
- You can transfer some or all the money that You have paid into another Junior ISA in previous tax years. If You want to transfer money that You have paid into another Junior ISA in the current tax year, You will need to transfer all of it.

13 DEFINITIONS

In all Plan Documents, unless stated otherwise, the following words have the meanings shown below:

Account - a Transport Friendly Society Individual Savings Account governed by these Terms and Conditions.

Contributions - Money You invest in the Junior ISA.

Junior ISA – is an Individual Savings Account for a Child.

Membership - When You take out a plan with TFS You become a member of the Society.

Price - The price of a unit in a fund. This is the price determined on a Valuation Day.

Registered Contact - The Registered Contact is the individual with the parental responsibility for the Child and is usually a parent or legal guardian of the Child under the age of 16. When the Child reaches the age of 16, they can apply to become the Registered Contact on the Junior ISA.

Start date - The date on which this Junior ISA starts. This is the date We receive Your first contribution payment. You will find this on Your Welcome Letter in Your Welcome Pack.

Tax Year - a tax year beginning on 6 April in any calendar year and ending on 5 April in the following year.

TFS - Transport Friendly Society.

Unit - a proportion of a relevant Transport Friendly Society fund.

Valuation Day - any day on which the price of units in a fund is calculated.

We, Our, Us - Transport Friendly Society Limited.

Welcome pack - Your official Junior ISA plan documents including a Welcome Letter stating The Junior ISA start date; Junior ISA Agreement Document; Terms and Conditions; Key Information Document.

You, Your - an individual who has opened an Account under these Terms.