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ISA processing deadlines for the 2025/2026 tax year end

Already started an application

If you've applied to open an ISA with us but we've requested further documentation to confirm your identity and/or bank details, then we must receive this by **16th March 2026** so your account can be opened and funded in the current tax year.

New application deadline

Online: we will accept all applications that are completed and funded from your nominated account by 13:00pm on the **2nd April 2026**. Completed applications means that we have successfully completed our account opening checks.

Post: we will accept all applications that are received by **16th March 2026** - see also funding deadlines below. To be completed on or before **2nd April 2026** our account opening checks need to have been successfully completed.

Funding deadlines

Don't forget, in order to take advantage of this year's ISA allowance your completed ISA application must be funded by the following deadlines:

- Electronic payments: we must receive your payment from your nominated account before 13.00pm on **2nd April 2026**;
- Cheque: they must be drawn on your nominated account and received to us by **30th March 2026**

Useful Information

What if I am transferring funds from another account with a different provider?

If you're thinking of transferring current tax year ISA funds from a different provider before the start of the new tax year, please consider the time it takes to process the transfer in.

Transfers between;

- Cash ISAs - **15 working days**. Deadline to submit to us is the **5th March 2026**.
- All other ISA types - **30 calendar days**. Deadline to submit to us is the **20th February 2026**.

<https://www.gov.uk/individual-savings-accounts/transferring-your-isa>

Previous year's subscriptions can be transferred at any time.

What is the current ISA tax year allowance?

For the 2025/2026 and 2026/2027 tax years, the tax-free ISA allowance is £20,000.