

# Innovative Finance ISAs

Your Essential Guide





# What is an Innovative Finance ISA?

In 2016, the UK Government rolled out the Innovative Finance ISA (IF-ISA) to give savvy savers the opportunity to get more back from their tax-free allowance. It's a type of ISA that allows you to invest in peer to peer loans and potentially earn better returns than are typically available in a Cash ISA, with less volatility than a Stocks & Shares ISA.



## Did you know?

The Kuflink IF-ISA has been launched on TV!  
Watch out for our ad if you haven't already seen it!

# Fed up of earning next to nothing with a standard cash ISA?

With a Kuflink IF-ISA, you'll lend to a diverse range of exciting business opportunities all secured against UK property and, with our handy fixed terms, it only takes a moment to get started.



1 year ISA

**5%**  
per annum\*



3 year ISA

**6.1%**  
per annum\*



5 year ISA

**7%**  
per annum\*

\*Capital is at risk. \*\*Tax treatment is dependent on your individual circumstances and subject to HMRC requirements. Kuflink Ltd is not covered by the Financial Services Compensation Scheme.





# Seven reasons to start a Kuflink IF-ISA

All savings are good savings, but our interest rates make them great! You've done the hard work by putting money aside, now let us help you make that money work harder in a Kuflink IF-ISA.



## Did you know?

As of July 2018, over £300 million was invested into Innovative Finance ISAs across the UK!



Open your Kuflink IF-ISA today with a minimum of only **£100**



You have a **£20,000** annual tax-free allowance\*\*



We offer a choice of **3** fixed terms



**4** main types of ISA... Cash, Stocks & Shares, Innovative Finance and the Lifetime ISA



Create an account or transfer your existing ISA in just **5** minutes



Savvy savers across the UK hold over **£608** billion in ISA accounts



Make the most of your tax-free allowance with up to **7%** interest per annum\*

\*Capital is at risk. \*\*Tax treatment is dependent on your individual circumstances and subject to HMRC requirements. Kuflink Ltd is not covered by the Financial Services Compensation Scheme.



# Which term is for me?

1

year

Just starting out saving? Give **5% pa\*** a go with our shortest fixed term, and bring next year's holiday one giant leap closer!

3

years

The most popular term with those saving for a new house, this mid-range option delivers a fantastic **6.1% pa\***

5

years

Whether you're saving for your retirement or just putting some money aside for a rainy day, **7% pa\*** over this longer term is perfect for long term prosperity!



## Did you know?

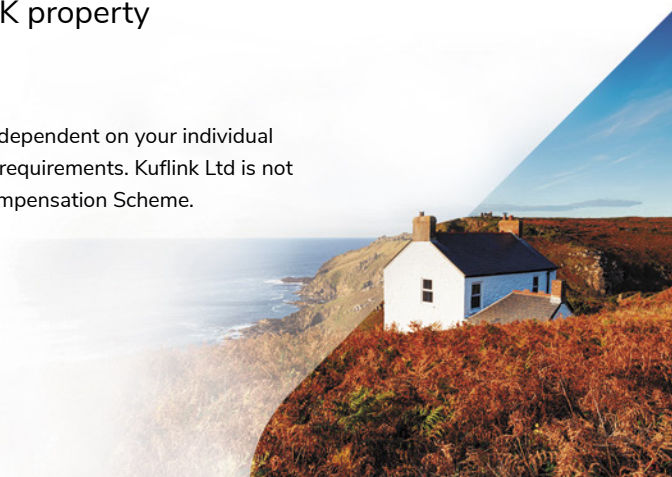
There were 697,000 fewer cash ISAs subscribed to in 2017/18 than in the previous year, whereas the IF-ISA and Stocks & Shares ISA grew significantly.

# Get started today

Open your Kuflink IF-ISA or transfer your non-performing ISA to us today by filling out our simple online form; we'll do the rest.


- ✔ Lend up to £20,000 per annum\*
- ✔ 1, 3 or 5 year fixed terms
- ✔ Transfer your current ISA
- ✔ Earn up to 7% interest pa tax-free\*\*
- ✔ Interest paid annually
- ✔ Secured against UK property

\*Capital is at risk. \*\*Tax treatment is dependent on your individual circumstances and subject to HMRC requirements. Kuflink Ltd is not covered by the Financial Services Compensation Scheme.





 [kuflink.com](https://kuflink.com)

 01474 33 44 88

 [hello@kuflink.com](mailto:hello@kuflink.com)