

As we approach the end of the UK tax year (and to assist with your planning), we have listed below key information and deadlines that you will need to be aware of in the run up to the end of the current tax year - Wednesday, 5th April (last business day).

Deadlines at a glance

Friday, 31st March 2023 - Bed & ISA's Trades

Please remember to capture "Bed & ISA" within the Talk to Me of the sell and buy orders.

Cut-off may vary depending on the settlement cycle of the instrument traded. Please contact Trading Services if you have any questions.

Friday, 31st March 2023 - ISA Application

All valid and complete applications received by COB will be processed prior to the current tax year end. Any applications received after this date will be dealt with on a best endeavour basis.

Wednesday, 5th April 2023 - ISA Subscription

In order for Credo to subscribe for the current tax year, please ensure a valid Payment Instruction Form is sent to the Payment Team and there are cleared funds within the GIA for the instruction to be processed against. As a reminder, the cut-off time for payments is 12H30 PM.

Key Information

- The overall ISA subscription limit for 2022/2023 is £20,000 for eligible Investors.
- The overall JISA subscription limit for 2022/2023 is £9,000 for eligible Investors.
- Any cash withdrawn from the Flexible ISA will need to be returned before the new tax year in order to fully utilise the allowance for 2022/2023.
- For cleared funds to be received prior to tax year-end deadline, we recommend:
 - Electronic payments: ensuring that cleared funds are received by custodian for value date on or before Friday, 31st March 2023 - valid account reference must be stated.
 - As a reminder, cheque payments are no longer accepted.

Please do not hesitate to contact us should you have any further queries.

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