

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 - **Friday, 4th April** (last business day).

### **Deadlines at a glance**

#### ***Thursday, 27th March 2025***

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.

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#### ***Thursday, 27th March 2025***

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 2nd April 2025 (by 10AM)***

ISA Subscription

In order for Credo to subscribe for the current tax year, please ensure a valid Payment Instruction form is sent and there are cleared funds within the GIA.

### **Cut-off Time**

Please note all cash instructions will need to be received by 10:00 GMT (regardless of currency). Any instruction received post 10:00 GMT will be undertaken on a reasonable endeavours basis and therefore good value cannot be guaranteed.

### **Key Information**

- The overall ISA subscription limit for 2025/26 is £20,000 for eligible Investors and £9,000 for a Junior ISA.
- Any cash withdrawn from the Flexible ISA will need to be returned before the new tax year in order to fully utilise the allowance for 2025/26
- 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 Tuesday, 1st April 2025 - valid account reference must be stated.

Tax Year End  
3 March 2025



Please do not hesitate to contact us if you have questions regarding the information.

Credo Client Services  
+44 (0)20 7968 8300  
[clientservices@credogroup.com](mailto:clientservices@credogroup.com)