




Introducing our new Innovative Finance ISA



There are now three types of Individual Savings Account (ISA) – the Cash ISA, the Stocks and Shares ISA and the Innovative Finance ISA. The Innovative Finance ISA allows you to lend money to UK small and medium sized companies and get the interest received completely free of tax.

Money&Co. only lends to well-financed companies and it always takes a charge over the assets of each borrower. Companies must have at least three years of filed accounts and must have been profitable in the last year of trading.

you should receive tax-free interest on your cash of around 7% per annum net of our fee of 1% per annum.

Tax-free interest from your Money&Co. loans

If you holds Money&Co. loans in an IFISA, you can expect to get a yield of around 7% net of fees completely tax-free, as opposed to an average interest of only 1-1.5% offered by the majority of Cash ISAs. You can choose to pay out the income that is due on your loans monthly, or you can keep the money in your IFISA to reinvest in new loans. Your ISA allowance for the tax year 2017/18 is £20,000, which means that a married couple can invest up to £40,000 and generate tax-free interest of up to £2,800 per annum.

You can make a subscription for this year or transfer ISAs from previous tax years

You can only buy one IFISA, one Cash ISA and one Stocks and Shares ISA in each tax year. You can move money held in Cash ISAs from previous tax years to the Money&Co. Innovative Finance ISA and achieve substantially more income each year. If you would like to do this, please fill in a transfer form, which is available on our website. Remember that your capital is at risk.

Who can apply?

Applicants for a Money&Co. IFISA must be over 18 years old and resident for tax purposes in the UK. It only takes a few minutes to fill in the online application and you will need your National Insurance number and bank account details. Before completing the application, please read our Lender Terms on the website.

Does Money&Co. offer flexible IFISAs?

Yes. Our IFISA has flexibility built in so you will be able to withdraw any income and pay it back into your Money&Co. account during the tax year without it being counted as part of your annual ISA allowance.

Your capital is at risk and it is important to hold a number of loans in order to achieve diversification. The Innovative Finance ISA is not covered by the Financial Services Compensation Scheme.



If you haven't used your ISA allowance for this year, you must do so by 5 April or you will lose it. Apply for an Innovative Finance Individual Savings Account online now at www.moneyandco.com

If you lend through Money&Co., your capital will be at risk. The value of investments may go down and you could lose all or part of your investment. Private company investments are not listed on any market and this means that you may not be able to sell them when you want to do so. Money&Co. does not provide investment, tax or legal advice. If you are unsure about the suitability of an investment, you should speak to a financial adviser. Any investment made through Money&Co. by you as a Lender will not be covered by the Financial Services Compensation Scheme.



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