

Transact Junior Individual Savings Account (JISA)

Target market

General JISA information

The Transact JISA allows clients to invest in unit trusts, OEICs, shares, investment trusts, bonds and cash, on behalf of an eligible child, in a tax-efficient way with the aim of growing the investment over the medium to long term (usually meaning at least five years).

The Transact JISA is provided by Integrated Financial Arrangements Ltd exclusively for the Transact Platform.

Types of investor

The Transact JISA is designed for retail clients who want to use the services of a financial adviser. Clients who invest in the JISA:

- want to invest tax-efficiently on behalf of a child for the medium to long terms (five years or more);
- are investing on behalf of an eligible child under the age of 18;
- are investing on behalf of an eligible child resident in the UK for tax purposes.

Who the wrapper is not suitable for

Clients should not contribute to a Transact JISA on behalf of a child if they:

- require investment types and/or strategies such as hedging, FX trading and crypto currency trading;
- need a targeted rate of return;
- know that JISA subscriptions for the child have already reached their maximum in the current tax year;
- have already invested for the child in a stocks and shares JISA in the current tax year with another JISA provider;
- believe that the child will want access to the funds before age 18 or the child is age 18 or over.

Clients' knowledge and experience

The Transact JISA is suitable for clients who have appointed a UK-based financial adviser regardless of knowledge level or experience.

The clients' capacity for loss and ability to withstand loss

The Transact JISA offers no capital guarantees and clients must be comfortable to accept some degree of investment risk and have the capacity to sustain capital loss.

The risk/reward profile of the wrapper

The value of clients' investments can go down as well as up, this JISA contains no investment guarantees and clients could get back less than they invest.

Investment values could be lower than expected if:

- the level of charges increases;
- clients stop or make lower contributions;
- clients take benefits earlier than planned.

The law and tax treatment may change in the future.

The types of financial needs and objectives of the client

The Transact JISA is suitable for clients who wish to invest on behalf of a child to:

- provide access to funds that can be withdrawn for any reason, at age 18;
- provide a fund that can be converted into an adult ISA at age 18.

Costs

For a full breakdown of costs please refer to a personalised client illustration or the Transact Charges Schedule.

Distribution strategy

- Advised: yes
- Non-advised: no



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