

Adoption / Carers Factsheet on the Child Trust Fund and Junior ISA

What are the Child Trust Fund and Junior ISA?

The Child Trust Fund (CTF) and the Junior ISA are long-term tax-advantaged savings accounts for children.

Who is eligible for the CTF and Junior ISA?

Children born between 1 September 2002 and 2 January 2011 are eligible for a CTF if, during that period, they were living in the UK, not subject to immigration controls, **and**

- Child Benefit was paid for them for at least one day before 4 January 2011, **or**
- they were looked after by a local council before 3 April 2011

All eligible children should now have a CTF. Any child under 18, living in the UK, who is not eligible for a CTF can have a Junior ISA.

Who can manage a CTF or Junior ISA on behalf of a child?

Only a person with parental responsibility for a child can manage that child's CTF or Junior ISA.

Once registered with the provider of the account, this person (known as the 'registered contact') is the only person who can manage the account. That includes giving instructions to the provider in relation to the account, or arranging for transfer of the account between providers. However, a child can manage their own account when they turn 16.

The Official Solicitor (in England and Wales and Northern Ireland) or the Accountant of Court (in Scotland) manages the CTFs of children looked after by local councils where there is no one appropriate to perform the registered contact role.

A registered charity, The Share Foundation, is authorised by the government to open and be the registered contact for a Junior ISA for certain children who have been looked after by local councils for more than 12 months.

What is the position of foster parents?

Foster parents do not have parental responsibility for their foster child so they cannot manage that child's account. If you are a foster parent and want to contribute to a CTF or Junior ISA you should contact your local council / social worker for further advice.

How do I take over the management of a CTF or Junior ISA?

An adoptive parent (or a Special Guardian in England and Wales) can manage their child's account once they have formal parental responsibility for the child (usually when the Adoption order or Special Guardianship order is made).

If your child has a CTF you should contact the provider to become the 'registered contact'. You will need to prove that you have parental responsibility for the child – for example, with an adoption certificate.

An adopted child's account may have been set up in their previous name, so you will need to know this name when asking about the account.

If the provider informs you that the Official Solicitor or Accountant of Court is looking after the account, then you will need to phone the appropriate office of the Official Solicitor/Accountant of Court:

- Official Solicitor in England and Wales telephone: 0203 681 2753
- Official Solicitor in Northern Ireland telephone: 0289 072 5940
- Accountant of Court in Scotland telephone: 0132 467 7741

If your child has a Junior ISA you should contact your local council who will be able to tell you if your child has a Junior ISA and help you to contact The Share Foundation.

Once you are the 'registered contact' you can ask the provider to change the child's name on the account and ensure that the correct address details are held.

Where can I get more information?

For more information about the CTF and Junior ISA please follow the links below.

[Child Trust Fund \(Opens new window\)](#)

[Junior ISA \(Opens new window\)](#)

For more information about the role of the Official Solicitor/Accountant of Court as regards the Child Trust Fund visit:

[England and Wales \(Opens new Window\)](#)

[Northern Ireland \(Opens new window\)](#)

[Scotland \(Opens new window\)](#)

For more information about the role of The Share Foundation as regards the Junior ISA please follow the link below.

[The Share Foundation \(Opens new window\)](#)

If you do not have details of your child's CTF, you can use the online form from HMRC to find out where your child's CTF is held. You must have parental responsibility for the child to use this form.

[Online form](#)