# M&S Cash ISA switching form
# Variable to Fixed Rate Savings option

**ISSUE 28**

Source code **INTE**

**Please ensure all boxes are completed in full, using black ink and BLOCK CAPITALS and sign as required.**
**This form allows you to switch some or all of your savings currently receiving a variable rate of interest into our Fixed Rate Savings option within your cash ISA. This form cannot be used to subscribe further money to your cash ISA. If you wish to do this, please contact us for the appropriate form by calling 0808 002 2222. Calls may be recorded.**

## 1. Personal details

Customer name

Customer postcode

Client reference

Nationality/Citizenship

## 2. Switching details

I wish to switch the full balance held in the:

Advantage Cash ISA option ☐

to the Fixed Rate Savings option, within my cash ISA.

**Or**
I wish to switch the following amount held in the:

Advantage Cash ISA option £ - p

to the Fixed Rate Savings option, within my cash ISA.

## 3. Switching options

Please indicate the percentage of the amount switched you want deposited in each of the Fixed Rate Savings options. For example you may want to add 50% of the amount switched to a 1 year savings option and 50% to a 2 year savings option. The total must come to 100%.
Interest will be automatically credited to your savings option annually and retained within your cash ISA unless you tick the box below to indicate that you want interest to be paid direct to your nominated bank or building society account.

| | | | |
|---|---|---|---|
| Fixed Rate Savings option for 1 year | % | **Minimum deposit of £500** | Interest to be paid out ☐ |
| Fixed Rate Savings option for 2 years | % | **Minimum deposit of £500** | Interest to be paid out ☐ |
| Fixed Rate Savings option for 3 years | % | **Minimum deposit of £500** | Interest to be paid out ☐ |

To have your maturity proceeds sent directly to your bank/building society account at the end of your chosen term, please ensure you complete section 5 of this form.

## 4. Direct Debits

Please note any Direct Debit instructions for payment into your variable cash ISA option will continue unless you notify us otherwise. Monthly saving by Direct Debit is not available at a fixed rate of interest.

## 5. Bank details

Complete this section so that amounts withdrawn from your account in the future, your maturity proceeds and your interest, if you have opted to have interest payments on the Fixed Rate Savings option paid out, can be paid direct to your bank/building society account. **Please refer to the 'important notes' overleaf for important information regarding account verification.**

Name of account holder(s)

Branch sort code – –

Account number

Building society roll number

Bank/building society name

Address

Postcode

## 6. Declaration

I have received the Key Features document and a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List. I agree to the Cash ISA Terms and Conditions and the Fixed Rate Savings (Cash ISA) Issue 28 Terms and Conditions, copies of which I have received. I declare that this application form has been completed to the best of my knowledge and belief.

## 7. Signature

This application form, the Marks & Spencer Cash Individual Savings Account Terms and Conditions and the Fixed Rate Savings (Cash ISA) Issue 28 Terms and Conditions comprise the agreement between us.

Signature ✗

Date ✗

**PLEASE RETURN THIS FORM TO SAVINGS & INVESTMENTS TEAM, M&S BANK, KINGS MEADOW, CHESTER, CH99 9UT**

## IMPORTANT NOTES

**Bank details**

To make future withdrawals from your account, to have your maturity proceeds paid directly to your bank/building society account and to have interest paid out to you rather than automatically credited, we will need your bank details. If these are different from the account you've made your initial cheque payment from, or if you paid by debit card, you will need to supply one of the following for verification:

- Specimen cheque (clearly marked 'specimen purposes only')
- Pre-printed paying-in slip
- Original or certified copy* of a bank statement or passbook

**Please note: whilst we are awaiting verification details, we are unable to send payments out directly to your bank/building society.**

*A certified copy is a photocopy of the original document. Please ask a professional person (from the below list) to sign, date and witness the document(s) to certify them using the following wording: "I (full name of certifier) confirm that this is a true copy of the original document which I have seen and the photo is a true likeness of [your name]" OR for documents without a photo "I (full name of certifier) confirm this is a true copy of the original document, which I have seen".

All certified photocopies must include the information on the front of the documentation, as detailed below:
• certifier's signature and printed full name • certifier's profession and position within their organisation (and registration number if applicable) • certifier's home address (if signed in a personal capacity), phone number and email address • certifier's work address (if signed in a professional capacity) on letter headed paper or stamped with their work phone number and email address • date of certification

Acceptable certifiers for certified photocopy documents: • General Practitioner (GP) • Pharmacist • Dentist • Optician • Nurse • Solicitor • Barrister • Chartered legal executive • Chartered Accountant or Independent financial advisor approved by the Financial Conduct Authority

We cannot accept any document(s) certified by you, a family member or someone not listed as an approved certifier. The certifier should be an active/practising member of their profession. We may contact the person certifying for further verification if required.