

# M&S Cash ISA top-up form

## Fixed and Variable Rate Savings options

ISSUE 28

Source code **INTE**

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**Please ensure ALL boxes are completed in full, using black ink and BLOCK CAPITALS.**

You can make an additional deposit into your cash ISA using this form. You currently have the choice of either a lump sum into the Fixed Rate Savings option and/or the Variable Rate Savings option. You can use this form to set up, or increase, a monthly Direct Debit into the Variable Rate Savings option. Alternatively, you can visit our website at [marksandspencer.com/isa](http://marksandspencer.com/isa).

- Your total subscription must not exceed £20,000, less any amount you have subscribed to a stocks and shares ISA, an innovative finance ISA or a lifetime ISA this tax year.
- Please only use this form if you have deposited money into your cash ISA during this current tax year, or deposited money in the last tax year.
- If you are unsure of how much of your ISA allowance you have left please call 0800 028 2824. Calls may be recorded.

### 1. Personal details

Customer name  Customer postcode   
 Client reference  Nationality/Citizenship

### 2. Fixed Rate Savings option

#### Fixed Rate Savings option – Issue 28

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 £  -  p **Minimum deposit of £500** Interest to be paid out   
 Fixed Rate Savings option for 2 years £  -  p **Minimum deposit of £500** Interest to be paid out   
 Fixed Rate Savings option for 3 years £  -  p **Minimum deposit of £500** Interest to be paid out

Each deposit you make into our Fixed Rate Savings option is fixed for a period of time in its own right so each deposit you make will have a different start and maturity date. 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 7 of this form.

### 3. Variable Rate Savings option

#### Advantage Cash ISA option

Interest will be automatically credited to your account annually. To save monthly, either tick the box next to the amount you wish to save, or specify a different amount in the box provided. For monthly savings please complete the Direct Debit mandate and enclose a personal cheque from the same account as your Direct Debit will be drawn from for the first payment.

Lump sum £  -  p  
 Monthly savings: £100  £200  £300  Other £  -  p

### 4. Variable Rate Savings option – existing monthly savers

#### Advantage Cash ISA option

I wish to increase my monthly savings by £  -  p per month to give total monthly savings into my cash ISA of £  -  p

If you are an existing monthly saver do not complete the attached Direct Debit mandate.

**This section should only be completed if you wish to save on a monthly basis.**

Please supply bank details in section 7 of this form in order to set up your Direct Debit. Direct Debits are taken on the 4th day of each month. Direct Debit payments will usually be claimed on the 4th day of each month or the next working day, if the 4th is not a working day. It may be necessary on occasions to bring forward the Direct Debit payment in April to ensure it is received before the tax year ends.

## M&S BANK Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ball point pen and send to:  
Savings and Investments, M&S Bank, Kings Meadow, Chester CH99 9UT.

Name and full postal address of your bank or building society

To: The Manager – Bank/building society

Address

Postcode

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Service user number

Reference (Client reference number, if applicable)

**For M&S Bank official use only**

**This is not part of your instruction to your bank or building society.**

Cash £

Instruction to your bank or building society

Please pay M&S Bank Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with M&S Bank, and if so, details will be passed electronically to my bank/building society.

Signature of first or only account holder

Date

Signature of second or joint account holder (if applicable)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account.

**PLEASE COMPLETE AND SIGN THE REST OF THE FORM OVERLEAF**

## 5. Transaction funding details

To comply with our regulatory obligations, we need to know how you will fund this transaction.

### How will you fund this transaction?

Please select **one** option below. If your method of funding this particular transaction is not in the options below, please select 'other' and specify.

- |  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Employment pay (salary) | <input type="checkbox"/> Pension payment | <input type="checkbox"/> Personal loans          | <input type="checkbox"/> Family gift/loan   |
| <input type="checkbox"/> Commercial loan         | <input type="checkbox"/> Inheritance     | <input type="checkbox"/> Sale of property/assets | <input type="checkbox"/> Re-mortgage        |
| <input type="checkbox"/> Redundancy payment      | <input type="checkbox"/> Investments     | <input type="checkbox"/> Lottery/gaming win      | <input type="text"/> Other (please specify) |

## 6. Payment details

I wish to pay by: **Personal cheque**  Cheques must be payable to M&S Bank re your title and name (eg M&S Bank re Mr J Smith)

**Building society cheque**  Please refer to the 'important notes' below to ensure your cheque is endorsed correctly

**Debit card**  Cardholder's name (as it appears on your card)

**Maestro/Visa Debit/Debit Mastercard number** (main number of 16 digits or more printed on the front of your card)

Valid start date  Expiry date

Card verification code (the last 3 digits printed on the signature strip on the reverse of your card)

Issue number (Maestro cards only)

I authorise you to debit my account with the amount of/I enclose a cheque for £  -  p

## 7. 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 directly to your bank/building society account.

**Please refer to the 'important notes' below for important information regarding account verification.**

Name of account holder(s)

Branch sort code  -  -  Account number

Building society roll no.  Bank/building society name

Address  Postcode

## 8. Declaration

I have received the Key Features document. 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.

## 9. 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 THE FORM TO SAVINGS & INVESTMENTS TEAM, M&S BANK, KINGS MEADOW, CHESTER, CH99 9UT**

## IMPORTANT NOTES

### Building society cheques

If you're paying by building society cheque, you'll need to ask your building society to endorse the cheque before you send it to us. Just ask them to either electronically print your name and building society account number on the reverse or handwrite the same details on the back and certify with an official building society stamp. **Incorrectly endorsed cheques may delay your application.**

### 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.