

M&S Cash ISA application form

Fixed and Variable Rate Savings options

ISSUE 28

Source code

17/18

Please ensure all boxes are completed in full, using black ink and BLOCK CAPITALS and sign as required. To comply with our regulatory obligations, we need to collect certain personal information from you, including how you will fund your account, and conduct various checks on applications and transactions. Your name and address may be checked with a credit reference agency to verify your identity, and for crime prevention measures, using information from the voters roll and other public sources. If we are unable to confirm your details we will write to you to request verification prior to accepting and completing your application. Incomplete or incorrect forms will cause a delay and may have to be returned to you. Please call 0808 002 2222 if you require any assistance.

PLEASE DO NOT COMPLETE THIS FORM IF YOU ARE ONLY TRANSFERRING AN ISA.

1. Personal details

If you are an existing customer and already have an M&S client reference number, please enter it here

Title Mr Mrs Ms Miss Dr Other (please specify)

Forename(s) Surname

Are you now or have you ever been known by any other name(s)? Yes No If yes, please specify the full names below

Gender Male Female Date of birth

Country of birth Country of permanent residence

Do you have a National Insurance (NI) number? Yes No If yes, you must enter it here

If you have a temporary NI number please tick the 'no' box above. You should be able to find your NI number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the Department for Work and Pensions, or your pension order book.

Nationality/Citizenship (1)

You may be a national or citizen of a country if it has issued you with a passport, or if you have the right to vote in its national elections for example. If you hold more than one nationality/citizenship, please include these below (you can include up to three).

Nationality/Citizenship (2) Nationality/Citizenship (3)

In which country/countries are you resident for tax purposes? This is the country/countries in which you are liable to pay income and/or capital gains tax (if you're resident for tax purposes in more than one country, please also provide these – you can include up to three). If you are resident for tax purposes in the same countries to which you have already confirmed your nationality/citizenship, we still need you to confirm this below.

(1) (2) (3)

Are you or any member of your immediate family a public official? Please refer to the guide to applying for a cash ISA for further information. Yes No

2. Contact details

Current address
Current permanent residential address (please note we are unable to accept c/o or PO Box addresses)

Postcode

Country How long have you lived there? years months

Previous address
If you've been at your current address less than three years, please supply all other addresses you have lived at during this period. If you need additional space, please use a blank piece of paper.

Postcode

Country How long did you live there? years months

Telephone/email
We may need to call you in the future about your account or if we have any questions regarding your application form. Please provide at least one telephone number.

Home tel number Work tel number

Mobile tel number Email address

3. Current income details

Employment status
 Employed full time Employed part time Self-employed Retired/Receiving pension Receiving disability benefit
 At home Unemployed If unemployed, do you receive income from benefits payments? Yes No
 Student. Please provide your course end date

What is your gross annual income?
This is your annual income from all sources before tax or any other deductions (eg salary if you are employed part-time or full time, annual earnings from business if you are self-employed or a business owner).

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

Employment details – Please refer to the guidance notes on the last page for further information.

Employment role Business Owner Key Controller Sole Trader Employee

If you are employed full or part time/self-employed please complete:

Employer's/Business name

Employer's/Business address

Industry type

- | | | | |
|---|---|--|---|
| <input type="checkbox"/> Agriculture, Forestry & Fishing | <input type="checkbox"/> Banking | <input type="checkbox"/> Chemicals & Allied | <input type="checkbox"/> Computers & Telecommunications |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Distribution | <input type="checkbox"/> Estate agents & Insurance brokers | <input type="checkbox"/> Foods, Drink & Tobacco |
| <input type="checkbox"/> Metal manufacturing | <input type="checkbox"/> Mining & Quarrying | <input type="checkbox"/> Other manufacturing | <input type="checkbox"/> Professional & Scientific |
| <input type="checkbox"/> Public sector, Transport & Communication | <input type="checkbox"/> Public services | <input type="checkbox"/> Social services | <input type="checkbox"/> Vehicle manufacturing |

Other (specify) Occupation

4. Funding details

How much do you estimate will be deposited into your M&S Cash ISA over the next 12 months? £

This is the total amount of the deposit you are making today together with any further fixed or variable rate deposits into your M&S Cash ISA. It also includes any cash ISAs you transfer to us from another provider.

What is the source of today's deposit? (Please only select one)

- | | | | |
|--|--|--|---|
| <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) |

5. Savings options

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. I wish to deposit the following amounts in the cash ISA:

i) Advantage Cash ISA option (variable)

Either tick the box next to the amount you wish to save monthly, 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. Interest will be automatically credited to your Advantage Cash ISA option annually.

Lump sum £

Monthly savings £100 £200 £300 £ Other

ii) 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 directly to your nominated bank or building society account.

- | | | | |
|---------------------------------------|------------------------|--------------------------------|--|
| Fixed Rate Savings option for 1 year | £ <input type="text"/> | Minimum deposit of £500 | Interest to be paid out <input type="checkbox"/> |
| Fixed Rate Savings option for 2 years | £ <input type="text"/> | Minimum deposit of £500 | Interest to be paid out <input type="checkbox"/> |
| Fixed Rate Savings option for 3 years | £ <input type="text"/> | Minimum deposit of £500 | Interest to be paid out <input type="checkbox"/> |

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.

If you do not complete the 'savings options' section, we will automatically select the Advantage Cash ISA option on your behalf.

6. Payment details

You must have sufficient cleared funds in your account to cover the payment. The account must be your own personal bank account or a bank account where you are one of the joint holders. We are unable to accept payments by direct bank transfer (BACS), payments by standing order or cheques drawn on a business account.

I wish to pay by:

- Personal cheque**
- Building society cheque**
- Debit card**

Cheques must be payable to M&S Bank re your title and name (eg M&S Bank re Mr J Smith)

Please refer to the enclosed booklet to ensure your cheque is endorsed correctly

Cardholder's name, which must be yours, as it appears on the 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 £

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 direct to your bank/building society account. **Please refer to the guidance notes online 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

8. ISA details

I apply to subscribe to a cash ISA for the tax year 2017/18 (6 April 2017 to 5 April 2018) and each subsequent tax year until further notice. All our applications are accepted on a rolling basis, which means that if you wish to save in the next tax year you will not have to complete a new application form. Please note, however, this is an optional arrangement and you are under no obligation to deposit further amounts with us.

9. Data policy

IMPORTANT – USE OF YOUR INFORMATION

"HSBC Group" means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices. You have a right to know how we will use your personal information. It is important that you read the notice below and the 'your information' section of our Cash ISA Terms. With your permission we, other members of the HSBC Group, members of the Marks and Spencer Group and other organisations approved by Marks and Spencer plc may share information about you to enable each of us to keep you informed about special offers, products and services available from the HSBC Group, the Marks and Spencer Group and selected third parties by post, telephone, email, mobile text and picture messaging. If you do not want us to contact you about such special offers, products and services please tick the box:

10. Declaration

I declare that:

- all subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
- I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA; and
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Marks & Spencer Financial Services plc if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Marks & Spencer Financial Services plc:

- to hold my cash subscriptions, and any interest earned on those subscriptions;
- to make on my behalf any claims to relief from tax in respect of ISA investments.

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.

11. 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

X

Date

X

THIS SECTION SHOULD BE COMPLETED IF YOU HAVE CHOSEN TO SAVE ON A MONTHLY BASIS IN SECTION 5.

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

Customer name

Client reference number

Postcode

- 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.
- The first monthly payment must be by cheque which must be from the same bank/building society from which the monthly payment is to be made.
- The cheque must be from your own personal bank account or a bank account where you are one of the joint holders.

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.

Service user number

Name and full postal address of your bank or building society

To: The Manager – bank/building society

Reference (client reference, if applicable)

For M&S Bank official use only

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

Cash £

Address

Postcode

Postcode

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

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

X

Date

X

Signature of second or joint account holder (if applicable)

X

Date

X

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