

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. For more detail on how we will use your personal information, please see our Privacy Notice at marksandspencer.com/bankprivacynotice.

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 M&S savings and investments customer, please enter your client reference number

Title

Forename

Middle name(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)

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

☐ Student

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 or full time, annual earnings from business if you are self-employed or a business owner).

£

Employment details – Please refer to the ‘M&S Cash ISA guidance notes’ available on our website 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

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"/> Benefits payments
<input type="checkbox"/> Commercial loan	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Sale of property/assets	<input type="checkbox"/> Remortgage	
<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) Variable rate option (Advantage)

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 variable rate cash ISA annually.

Lump sum

Monthly savings ☐ £100 ☐ £200 ☐ £300 Other

ii) Fixed rate option – Issue 49

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 option for 1 year	<input type="text"/>	Minimum deposit of £500	Interest to be paid out <input type="checkbox"/>
Fixed rate option for 2 years	<input type="text"/>	Minimum deposit of £500	Interest to be paid out <input type="checkbox"/>
Fixed rate 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 variable rate 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** 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 ‘M&S Cash ISA guidance notes’ available on our website to ensure your cheque is endorsed correctly.

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 ‘M&S Cash ISA guidance notes’ available on our website for further information on account verification.**

Name of account holder(s)	<input type="text"/>		
Branch sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Building society roll number	<input type="text"/>	Bank/building society name	<input type="text"/>
Address	<input type="text"/>		Postcode <input type="text"/>

8. ISA details

I apply to subscribe to a cash ISA for the tax year 2023/24 (6 April 2023 to 5 April 2024) 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 information below and the M&S Bank Privacy Notice. 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 M&S Cash ISA Terms and Conditions, a copy of which I have received. I declare that this application form has been completed to the best of my knowledge and belief and I will notify M&S Bank without delay of any changes in my circumstances affecting any of the information in this application.

11. Signature

This application form and the M&S Cash ISA 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 THIS FORM TO SAVINGS & INVESTMENTS TEAM, M&S BANK, PO BOX 10581, 51 SAFFRON ROAD, WIGSTON, LE18 4US.

Customer name

If you already have an M&S savings & investments client reference, enter it here

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, PO Box 10581, 51 Saffron Road,
Wigston, LE18 4US.

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

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

Service user number

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

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

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