

If completing by hand, use black ink, BLOCK CAPITALS and initial any alterations.

For more detail on how we will use your personal information, please see our Privacy Notice at [marksandspencer.com/bankprivacynotice](https://marksandspencer.com/bankprivacynotice).

Any incomplete or incorrect information on the form could cause a delay and we may have to return the form to you. Please call 0808 002 2222 if you need any help.

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. If you have a National Insurance Number and it is not provided within 30 days of a new application, the ISA will be voided.

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 permanent residential address

Please note, in most circumstances, 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 permanent residential 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).

£

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

**Employment details** – Please refer to the application guide enclosed 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 another ISA this tax year.

**If you do not complete the 'savings options' section, we will automatically select the variable rate option on your behalf.**

I wish to deposit the following amounts in the M&S 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 56**

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"/> | <b>Minimum deposit of £500</b> | Interest to be paid out <input type="checkbox"/> |
| Fixed rate option for 2 years | <input type="text"/> | <b>Minimum deposit of £500</b> | Interest to be paid out <input type="checkbox"/> |
| Fixed rate option for 3 years | <input type="text"/> | <b>Minimum deposit of £500</b> | 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.

**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:

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Personal cheque</b>         | <b>Cheques must be payable to M&amp;S Bank re your title and name (eg M&amp;S Bank re Mr J Smith)</b> |
| <input type="checkbox"/> <b>Building society cheque</b> | <b>Please refer to the enclosed booklet to ensure your cheque is endorsed correctly</b>               |

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 application guide enclosed for further information on account verification.**

Name of account holder(s)

Branch sort code -- Account number

Building society roll number  Bank/building society name

Address  Postcode

**8. Declaration**

I apply to subscribe to a M&S Cash ISA for the tax year commencing 6 April 2024 and each subsequent tax year until further notice. This election simply makes it easy for you to subscribe to each subsequent tax year's ISA – it is not a commitment on your part to subscribe each year.

I declare that:

- I am either 18 years of age or over, or I am 16 years of age or over and applying to restart subscriptions to a cash ISA opened before 6 April 2024.
- I agree to the M&S cash ISA Terms and Conditions, a copy of which I have received.
- All subscriptions made, and to be made, belong to me;

**PLEASE COMPLETE AND SIGN THE REST OF THE FORM ON THE NEXT SHEET**

- I have not subscribed, and will not subscribe, more than the overall ISA subscription limit total in the same tax year.
- Where I am 16 or 17 years of age, I have not subscribed, and will not subscribe, to another cash ISA in the same tax year that I subscribe to this cash ISA until I turn 18 years of age
- 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 have received a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

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 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. Bank records will be updated from the information provided, where appropriate.

## 9. Data policy

### IMPORTANT – USE OF YOUR INFORMATION

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.

"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 **want us** to contact you about such special offers, products and services please tick the box.

## 10. Signature

This application form and the M&S cash ISA Terms and Conditions comprise the agreement between us. By signing this application, you understand that we will use your personal information as set out in our Privacy Notice. Please see our Privacy Notice at [marksandspencer.com/bankprivacynotice](https://marksandspencer.com/bankprivacynotice).

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 M&S SAVINGS AND INVESTMENTS, PO BOX 329, WYMONDHAM, NR18 8GY**

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:  
M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY

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

9 0 0 0 8 5

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

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

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