Stocks and shares ISA to M&S Cash ISA transfer form

ISSUE 33

19/20

Source code INTE

Part A – ensure you also fill in Part B

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 transfer 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 transfer. For more detail on how we will use your personal information, please see our Privacy Notice at marksandspencer.com/bankprivacynotice. You can also ask for a copy in branch.

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 NOTE THIS IS NOT AN APPLICATION FORM. PLEASE COMPLETE SEPARATE FORMS FOR EACH ACCOUNT TO BE TRANSFERRED.

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

Gender ☐ Male ☐ Female

Date of birth D D – M M – Y Y Y Y

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.

2. Contact details

Current address

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

Postcode

Telephone/email

We may need to contact 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. Information about the stocks and shares ISA you want to transfer

Name of existing ISA provider

Address of existing ISA provider

Postcode

ISA number/reference

Please note

As well as being subject to the terms and conditions of the cash ISA receiving the transfer proceeds, the transfer will be undertaken subject to the terms and conditions applying to your stocks and shares ISA. For example:

- Some stocks and shares ISA products do not allow only part of an ISA to be transferred, or may place conditions on how such a transfer is undertaken, eg when deciding which investments are sold to facilitate the transfer.
- Your existing ISA provider may need you to give them specific information before the transfer can go ahead.
- There may be outstanding fees to pay before the transfer goes ahead.

If you are not sure what conditions apply, please check with your existing stocks and shares ISA provider before completing this form.

Q1 Do you want to transfer all or part of your ISA? ☐ All ☐ Part

If you answered 'All' to Q1 this will result in all investments currently held being sold. The sale proceeds, together with any uninvested cash currently held in the ISA, will be transferred to your new ISA provider in their entirety.

Q2 Have you subscribed to this stocks and shares ISA in the current tax year? ☐ Yes ☐ No

If you answered 'All' to Q1, please go directly to the **Transfer authority** section below.

If you answered 'Part' to Q1, please answer questions 3-5 below.

Partial transfers

Q3 If you answered 'Yes' to Q2, do you want to transfer your current tax year ISA subscription (this would involve selling any investments made with the subscription from the current tax year)? ☐ Yes ☐ No

Please note that the amount in your account representing current tax year subscriptions can only be transferred in whole and not in part.

Q4 If you only want to transfer your subscriptions from the current tax year, please tick here ☐

or

If you only want to transfer all of your subscriptions from previous tax years, please tick here ☐

or

If you only want to transfer some of your subscriptions from previous tax years (as well as investments relating to current year subscriptions if you answered 'Yes' to Q3), tick here and provide sale instructions by answering Q5. ☐

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

Q5a Stocks, shares and/or funds that you wish to sell

Please check your selection is permitted by your existing stocks and shares ISA provider prior to submitting the form. Please note that you may be contacted by your existing ISA provider to agree what to sell.

Please use the box below to give instructions to your current stocks and shares ISA provider with regard to what specific value or tax year(s) should be transferred and/or what investments should be realised to meet the transfer.

If needed, please list all investments that you hold with the above ISA provider that you wish to sell and transfer the proceeds to your new cash ISA with Marks & Spencer Financial Services plc. Alternatively, you may provide this information by supplying a separate list, eg by annotating a valuation statement from your provider.

Description of investment	Investment indicator eg ISIN, Sedol, Cuip etc (if known)	Number or value of stocks, shares or units or specify 'all' to sell the entire holding

Q5b Uninvested cash to be transferred

Please say how much of your uninvested cash balance in your stocks and shares ISA you want to transfer £ ☐☐,☐☐☐,☐☐

Or, if you want to transfer all of your uninvested cash balance, tick here ☐

4. Transfer authority

I authorise my existing ISA provider as specified above to sell investments and transfer the ISA in cash (account number above) to Marks & Spencer Financial Services plc. I authorise my existing ISA provider to provide Marks & Spencer Financial Services plc with any information, written or non-written, concerning the existing ISA and to accept any instruction from them relating to the existing ISA being transferred.

Where I must give notice to close or transfer part of the existing ISA, or the existing ISA contains an investment which is designed and intended to be held for full term and has yet to reach redemption, I instruct my existing ISA provider to either: (tick the appropriate box)

1 wait for the full notice period to end, or wait until redemption (whichever is relevant) before going ahead with this transfer; ☐

OR

2 depending on the terms and conditions, carry out the transfer as soon as possible – I will accept any consequential loss of income, capital or charges that may be applied. ☐

Signature ✗ Date ✗

PLEASE ENSURE YOU NOW COMPLETE PART B WHICH IS THE NEXT SHEET WITHIN THIS PACK

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Transfer acceptance (your new ISA provider fills this in)

We, Marks & Spencer Financial Services plc, are willing to accept this ISA transfer in line with the customer's instructions above, as long as the following conditions are met.

- The transfer proceeds are made up of cash deposits only.
- We must receive all the transfer proceeds no later than: ☐☐/☐☐/☐☐☐☐
- Where the customer has shown above that they want to transfer subscriptions from the current tax year, these must not be more than: £ ☐☐,☐☐☐.☐☐

Residual income

- We must receive all residual income payments no later than: ☐☐/☐☐/☐☐☐☐ Any residual income payments after this date must be paid away to the customer.
- We do not accept residual payments if they are below: £ ☐☐,☐☐☐.☐☐ These funds should be paid away to the customer.

Cheques should be made payable to M&S Bank.

For the purposes of the transfer of the ISA wrapper under the ISA regulations, the date shown below will be the effective transfer date.

Date ☐☐/☐☐/☐☐☐☐ Name of new ISA provider:

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Part B – ensure you also fill in Part A

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.

1. Personal details

Please refer to the 'M&S Cash ISA Guidance notes' available on our website for further information.

If you are an existing M&S savings and investments customer, please enter your client reference number

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

Country of birth | Country of permanent residence

Are you or any member of your immediate family a public official? Please refer to the 'M&S Cash ISA Guidance notes' available on our website for further information. ☐ Yes ☐ No

2. Current and previous address 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

3. Nationality and tax residency

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 Cains 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)

4. 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 D D – M M – Y Y Y Y

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

☐ Agriculture, forestry & fishing ☐ Banking ☐ Chemicals & allied ☐ Computers & telecommunications

☐ Construction ☐ Distribution ☐ Estate agents & insurance brokers ☐ Foods, drink & tobacco

☐ Metal manufacturing ☐ Mining & quarrying ☐ Other manufacturing ☐ Professional & scientific

☐ Public sector, transport & communication ☐ Public services ☐ Social services ☐ Vehicle manufacturing

Other (specify) | Occupation

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

5. Funding details

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

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

6. Savings options

Please read the **four savings options** below and indicate the percentage of the amount transferred you want deposited in each option. The total must come to 100%. I wish to deposit the amount transferred as follows:

i) Variable rate option (Advantage)

Interest will be automatically credited to the variable rate cash ISA option annually.

Option 1 Variable rate cash ISA option %

ii) Fixed rate option – Issue 33

Interest will be automatically credited to your savings option annually and retained within your cash ISA unless you tick the boxes below to indicate that you want interest to be paid direct to your nominated bank or building society account.

Option 2	Fixed rate for 1 year	%	**Minimum £500 transfer**	Interest to be paid out	☐
Option 3	Fixed rate for 2 years	%	**Minimum £500 transfer**	Interest to be paid out	☐
Option 4	Fixed rate for 3 years	%	**Minimum £500 transfer**	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 7 of this form.

If you do not complete the 'savings options' section, we will automatically select option 1 on your behalf.

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 important information about account verification.**

Name of account holder(s)

Branch sort code – – Account number

Building society roll number Bank/building society name

Address Postcode

8. 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. ☐

9. Declaration

I declare that:

- I am 16 years of age or over.

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.

Please note that if you have selected the Fixed Rate Savings option and we receive the transfer amount in a number of instalments from your existing ISA manager, we will initially deposit each transferred amount into the variable rate cash ISA option. Following receipt of the final instalment we will combine all funds received, and interest accrued whilst deposits have been held in the variable rate option, and switch them into the fixed rate option. Any residual income payments that arrive after the final transfer instalment will be deposited into the variable rate option and will not be automatically switched into the fixed rate option.

10. Signature

This form and the M&S Cash ISA Terms and Conditions comprise the agreement between us.

Signature ✗ Date ✗

PLEASE ENSURE YOU HAVE COMPLETED BOTH PARTS A AND B OR WE WILL BE UNABLE TO PROCESS YOUR TRANSFER

DO NOT SEND THIS FORM TO YOUR EXISTING ISA PROVIDER. PLEASE RETURN IT INSTEAD TO THE SAVINGS & INVESTMENTS TEAM, M&S BANK, KINGS MEADOW, CHESTER, CH99 9UT.

FOR BRANCH USE ONLY

Customer CIN		ISA provider	
ISA number		ISA sort code	
Date of receipt		Time of receipt	
Branch name		Branch source code	
Staff name		Staff ID	

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