

Marks & Spencer Stocks and Shares ISA Application form

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12/13

Please complete in BLOCK CAPITALS.

Personal details

Please refer to Note 1 on the Important information page.

Title: Mr/Mrs/Miss/Ms/Other

Forename(s) (in full)

Surname

Address (permanent residence)

Postcode

Home telephone number*

Work telephone number*

Mobile telephone number*

*We may call you in the future concerning your investment.

Email address

Date of birth (DD/MM/YYYY) / /

Country of nationality

Do you have a National Insurance (NI) number? Yes ☐ No ☐

If you have a temporary National Insurance number please tick the 'No' box above.

The ISA Regulations require that if you have a National Insurance number you must enter it below:

You should be able to find your National Insurance number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the Department for Work and Pensions, or pension order book.

If you are an existing investor with M&S Money, please enter your client reference below:

Source code **INTE**

Please copy from your covering letter

Funding details

Please refer to Note 2 on the Important information page.

How will you typically fund this account?

Please select **one** option below. If the main source of funding is not in the options below, please select 'Other' and specify.

Salary/Income	<input type="checkbox"/>	Family gift	<input type="checkbox"/>
Sale of property/assets	<input type="checkbox"/>	Lottery/Gaming win	<input type="checkbox"/>
Savings/Investments	<input type="checkbox"/>	Benefits	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>
Other – please specify	<input type="checkbox"/>	<input type="text"/>	

Gross annual income:

£10,000 or less	<input type="checkbox"/>	Up to £20,000	<input type="checkbox"/>	Up to £30,000	<input type="checkbox"/>
Up to £40,000	<input type="checkbox"/>	Up to £50,000	<input type="checkbox"/>	Up to £60,000	<input type="checkbox"/>
Up to £70,000	<input type="checkbox"/>	£70,000 or more	<input type="checkbox"/>		

Employment status:

Employed full time	<input type="checkbox"/>	Employed part time	<input type="checkbox"/>
Self employed	<input type="checkbox"/>	At home	<input type="checkbox"/>
Student	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Receiving disability benefit	<input type="checkbox"/>	Retired/Receiving pension	<input type="checkbox"/>

If you selected either employed full time, employed part time or self employed, please complete the information below:

Occupation

Employer's/Business name

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.

Salary/Income	<input type="checkbox"/>	Family gift	<input type="checkbox"/>
Sale of property/assets	<input type="checkbox"/>	Lottery/Gaming win	<input type="checkbox"/>
Savings/Investments	<input type="checkbox"/>	Benefits	<input type="checkbox"/>
Pension	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>
Other – please specify	<input type="checkbox"/>	<input type="text"/>	

ISA details

I apply to subscribe for a stocks and shares ISA for the tax year 2012/13 (6 April 2012 to 5 April 2013) and each subsequent tax year until further notice. All our applications are accepted on a rolling basis, which means that if you wish to invest in the next tax year you won't have to complete a new application. Please note however, that this is an optional arrangement and you are under no obligation to make further investments with us.

PLEASE COMPLETE THE REST OF THE FORM AND SIGN OVER LEAF

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

Instruction to your bank or building society to pay Direct Debits.

Please fill in the whole form and return it to: Savings & Investments department, M&S Money, Kings Meadow, Chester CH99 9UT. Please supply verified bank details in order to set up your Direct Debit. Please see Note 4 of the Important information page for further information.

1. Name and address of your bank/building society branch.

To: the manager of bank/building society

Address

Postcode

2. Name(s) of account holder(s)

3. Branch sort code

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

Service User Number

9 0 0 0 8 5



4. Bank or building society account number

5. Client reference number (if known)

6. Your instruction to the bank/building society.

Please pay Marks & Spencer Financial Services plc Direct Debits from the account detailed in the instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Marks & Spencer Financial Services plc, and if so, details will be passed electronically to my bank or building society.

Signature of first or only account holder

Date

Signature of second or joint account holder (if applicable)

Date

For M&S Money official use only. This is not part of the instruction to your bank or building society.

WMF £ UKS £ UK100 £ HINC £

Investment options

Your total investment must not exceed £11,280, less any amount you have subscribed to a cash ISA this tax year. Please refer to the Stocks & Shares ISA Information booklet for further details.

Lump sum investment

Please refer to Note 3 on the Important information page on how the cheque should be made payable.
Minimum lump sum is £100.

If you invest a lump sum in the M&S High Income Fund, income will be paid out to you. If you want to have income reinvested tick this box. ☐
If you invest a lump sum in the M&S Worldwide Managed Fund, UK Selection Portfolio or UK 100 Companies Fund, income will be reinvested automatically.

Monthly investments

Please refer to Note 3 on the Important information page.
Minimum amount per month per fund is £25. If you save on a regular monthly basis, income will be automatically reinvested. For monthly investments please complete the Direct Debit mandate on previous page and enclose a personal cheque from the same account as your Direct Debit will be drawn from for the first payment.

I wish to invest the following amounts:

	Lump sum	Regular monthly investment
Worldwide Managed Fund	£	£
UK Selection Portfolio	£	£
UK 100 Companies Fund	£	£
High Income Fund	£	£

Please refer to Note 3 on the Important information page for details on methods of payment.

Cheques

I enclose a cheque made payable to Marks and Spencer Unit Trust Management Limited re (your title and name) for £

Debit cards

My card is a: ☐ Maestro ☐ Visa Debit ☐ Debit MasterCard ☐
I authorise you to debit my account with the amount of £

Maestro/Visa Debit/Debit MasterCard number
(main number of 16 digits or more printed on your card)

Valid start date / Expiry date /
Cardholder's name (as it appears on your own card)

Issue number (Maestro cards only)
Card verification code
(The last three digits printed on the signature strip on the reverse of your card)

Income payments and account withdrawals

Please refer to Note 4 on the Important information page.
Complete this section so that amounts withdrawn from your account and income payments can be sent directly to your bank/building society account.

Name of account holder(s)
Branch sort code

Account number
Building society roll number (if applicable)
Bank/building society name
Address

 Postcode

Data policy

IMPORTANT – USE OF YOUR INFORMATION

You have a right to know how we will use your personal information. It is important that you read the notice below and ‘Your personal details’ section of our Stocks and Shares ISA Terms and Conditions.
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. You agree that, to determine which products or services may be of interest to you, information about you and the conduct of your account may be analysed. If you do not want us to contact you about such special offers, products and services please tick the box. ☐

Declaration

I declare that:

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year;
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA; and
- I am resident and ordinarily 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 & 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 and Spencer Unit Trust Management Limited if I cease to be so resident and ordinarily 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 and Spencer Unit Trust Management Limited:

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments.

I have received the Simplified Prospectus documents.
I agree to the Stocks and Shares ISA Terms and Conditions.
I declare that this application form has been completed to the best of my knowledge and belief.

Signature

This application form and the Marks & Spencer Stocks and Shares Individual Savings Account Terms and Conditions comprise the agreement between us.

Signature
Date

Application form checklist

Before posting your application form please check the following:

1.	If you have enclosed a cheque please ensure that it is made payable to Marks and Spencer Unit Trust Management Limited re (your title and name). Please see Note 3 on the Important information page.	
2.	Have you filled in your residential address, full forenames, surname, country of nationality, National Insurance number and date of birth in the personal details section? Unfortunately HM Revenue & Customs will not allow us to accept applications that only note your initials.	
3.	Have you filled in the details about how you will typically fund this account, your gross annual income, employment status and how you are funding this transaction in the funding details section?	
4.	If you are investing by monthly Direct Debit, have you enclosed a personal cheque for the first monthly payment from the same account as the Direct Debit will be drawn from, as detailed in Note 3 of the Important information page?	
5.	Have you signed where the X indicates and dated the application form and Direct Debit mandate if you are investing monthly?	

Please call 0808 005 5555 if you have any questions or need help completing your application form.
Opening hours 8am-8pm weekdays, 9am-5pm Saturday. Calls may be recorded.

Important information –

Guidance notes on the completion of these forms

To assist us, please ensure your application meets the following requirements as incorrect forms could incur delays and may have to be returned to you. If you have any questions on the completion of the forms please call us on 0808 005 5555 (8am-8pm Monday to Friday, 9am-5pm Saturday). Calls may be recorded. If we contact you by telephone we will have to go through some security questions with you before being able to discuss your account. To comply with our regulatory obligations, M&S Money is required to collect information and conduct various checks on applications and transactions. Please note that we may also have to write to you to request verification of the information that we hold about you.

1. Personal details

Please ensure you provide the following essential details:

- Full name, including forenames.
- Permanent residential address including postcode (we are unable to accept c/o or PO Box addresses).
- Date of birth.
- Country of nationality (the country of which you are currently a national i.e. the country which issued, or would issue you, your passport).
- National Insurance number (you should be able to find your National Insurance number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the Department for Work and Pensions, or pension order book).

2. Funding details

To comply with our regulatory obligations, we need to collect certain personal information from you and know how you will fund your account. Therefore we need to ask you the following questions:

- How will you **typically** fund this account? (How you fund this account overall may differ from how you fund this transaction.)
- Gross annual income. (This is your annual income from all sources before tax or any other deductions.)
- Employment status and details.
- How will you fund this transaction? (This transaction may differ from how this account is funded overall, e.g. the main funding of this account may be your salary, however this transaction may be funded by a family gift.)

3. Acceptable methods of payment for ISA subscriptions

You must have sufficient cleared funds in your account to cover the payment by cheque or debit card. We are unable to accept payments by direct bank transfer (BACS).

Personal cheque:

A cheque made payable to Marks and Spencer Unit Trust Management Limited re your title and name (e.g. Marks and Spencer Unit Trust Management Limited re Mr J Smith) from either:

- Your own personal bank account.
- A bank account where you are one of the joint holders.

Building society cashier cheque/bankers draft:

A cheque made payable to Marks and Spencer Unit Trust Management Limited re your title and name (e.g. Marks and Spencer Unit Trust Management Limited re Mr J Smith) with one of the following:

- The account number and account holder's name (which is yours) printed by computer on the cheque by your building society or bank.
- The account number and account holder's name (which is yours) handwritten by the cashier on the cheque. The cheque must be certified* with an official stamp by the building society or bank.

All cheque payments:

- We are unable to accept any cheques drawn on a business account.

Debit card (Credit cards and Visa Electron are not accepted):

- You must use your own debit card.
- Your name will be checked against the Voters Roll or other electronic databases to confirm your identity.
- Your address will be checked against a postcode database.
- We will attempt to confirm your name and address electronically; however if either your name or address cannot be confirmed as detailed above we will write asking you to send us original or certified* documentation confirming your name and address. For documents such as utility bills we would ask that wherever possible you only send those issued within the past three months.
- We will check to confirm the card being used is yours, by using a database maintained by the UK banks (Address Verification System). If this check fails to confirm that the card is yours we will write to you requesting that you provide an original or a certified* copy of your bank statement or passbook, showing the relevant debit card transaction, within 14 days of receiving our letter. The letter will also outline the action we will take if you do not supply these documents. We reserve the right to decline your payment and request a different payment method.

Regular monthly saving by Direct Debit:

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

4. Bank/building society details for income payments or future withdrawals

If the bank/building society account details you are providing for income payments or future withdrawals are different from the bank/building society account from which you made your original investment by cheque, or your original investment was paid by debit card, please supply one of the following with your application form:

- Specimen cheque (clearly marked 'specimen purposes only').
- Pre-printed paying in slip.
- Original or certified* copy of a bank statement.
- Original or certified* copy of a passbook.

If you provide your bank/building society details without enclosing any of the above documents then we will write to you separately to request verification of your bank/building society account details.

Whilst we are awaiting your bank/building society account verification we will be unable to send payments out directly to your bank/building society.

When you provide a new set of bank/building society details for your account we will automatically write to you confirming the details held.

If the bank/building society account to be used for income payments or future withdrawals is the same as the one used to pay for your original deposit by cheque, no documentation is required.

Sign and date the form where it is marked with an X

*A certified copy is a black and white photocopy which must be signed, dated and marked 'original seen' by a professional person other than yourself, your spouse or a family member e.g. doctor, lawyer, teacher, stockbroker. The person certifying the copy should be capable of being contacted and should therefore provide address details and state their profession.