

M&S Fixed Rate Savings

Application Form

ISSUE 13

Source code INTE

Please note this is NOT an application form for an ISA. If you wish to save in a Fixed Rate Bond within our Cash ISA please call us on 0808 002 2222. Please ensure ALL boxes are completed in FULL and in BLOCK CAPITALS. To be completed using the guidance notes located on the apply webpage.

If you are an existing investor with Marks & Spencer please enter your client reference here

1. Personal details

Please refer to Note 1 of the Guidance Notes.

Title: Mr/Mrs/Miss/Ms/Other Surname

Forename(s) (please complete in full, not initials)

Address (permanent residence)

Postcode Home tel number*

Work tel number* Mobile tel number*

*We may call you in future concerning your account or if we have any questions regarding your application form.

Date of birth Email address

Country of nationality

2. Funding details

Please refer to Note 2 of the Guidance Notes. To comply with our regulatory obligations, we need to collect certain personal information from you and know how you will fund your account.

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"/>						

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"/>
Receiving pension/Disability benefit	<input type="checkbox"/>	Student	<input type="checkbox"/>	Unemployed	<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"/>						

3. Savings options

This section lets you choose how you want to save. Interest will be automatically credited to your bond annually unless you tick the boxes below to indicate that you want interest to be paid direct to your nominated bank or building society account.

I wish to deposit the following amounts:

Fixed Rate Bond for 1 Year	 £	Interest to be paid out	<input type="checkbox"/>
Fixed Rate Bond for 2 Years	 £	Interest to be paid out	<input type="checkbox"/>
Fixed Rate Bond for 3 Years	 £	Interest to be paid out	<input type="checkbox"/>

Minimum £500, maximum £1,000,000 deposit in each of the above bonds.

If you are entitled to receive interest without the deduction of tax you will need to complete HM Revenue & Customs Form R85. You can download one from www.hmrc.gov.uk/individuals/fagr85.shtml or obtain one from your local tax office.

4. Payment details

I wish to pay by: **Personal cheque** Cheques must be payable to M&SFS re your title and name (e.g. M&SFS re Mr J Smith).

Building society cheque Please refer to the guidance notes to ensure your cheque is endorsed correctly

Debit card Cardholder's name (as it appears on your 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 £ - p

PLEASE COMPLETE AND SIGN THE REST OF THE FORM OVERLEAF

5. Bank details

Please refer to note 4 in the guidance notes. Complete this section so that amounts withdrawn from your account in the future and your interest, if you have opted to have interest payments on the Fixed Rate Savings option paid out, can be paid directly to your bank/building society account.

Name of account holder(s)	<input type="text"/>						
Branch sort code	<input type="text"/>	Account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Building society roll no	<input type="text"/>	Bank/Building society name	<input type="text"/>				
Address	<input type="text"/>			Postcode	<input type="text"/>		

6. 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 Fixed Rate Savings 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. 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.

7. Declaration

By signing this application, you agree that we can use your information in the way set out above.

I declare that

- I am 16 years of age or over
- I am a UK resident
- I agree to the Fixed Rate Savings Issue 13 Terms and Conditions.
- I declare that this application form has been completed to the best of my knowledge and belief.

8. Signature

This application form and the Fixed Rate Savings Issue 13 Terms and Conditions comprise the agreement between us.

Signed Date

Please return this form to Marks & Spencer Money, FREEPOST, PO BOX 410, Chester, CH99 9ST.

Guidance Notes

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 form please call us on 0808 001 1111. 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
- 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).

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? (How you fund this transaction may differ from how the account will be 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

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), or any cheque drawn on a business account.

Personal Cheque

A cheque made payable to M&SFS re your title and name (e.g. M&SFS 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 M&SFS re your title and name (e.g. M&SFS 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

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
- Your address will be checked against a postcode database
- If either your name or address cannot be confirmed as detailed above we will write asking you to send us original documents 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 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 payments and request a different payment method.

4. Bank details for future income or withdrawal

If the bank/building society account details you are providing for income or future withdrawals are different from the bank/building society account from which you made your original deposit by cheque, or your original deposit 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 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 out to you confirming the details held.

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

*A certified copy is a black and white photocopy which must be dated, signed 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. As a customer, you are not permitted to certify your own documents.

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