

# GUIDANCE NOTES

## A few pointers on completing your application form

To help us to process your application as smoothly as possible, we've put together some handy notes to help you as incorrect forms will cause a delay and may have to be returned to you. However, if you are unsure about anything, please call us on 0800 028 2824. If for any reason we need to contact you by telephone, in order to protect the safety of your account we will have to go through some security questions before we can discuss anything.

To comply with UK Money Laundering Regulations and Financial Services Authority Rules, 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

### 2. 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 cheques drawn on a business account.

#### Personal Cheque

A cheque made payable to M&SFS plc re your title and name (e.g. **M&SFS plc 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 plc** re: your title and name (e.g. **M&SFS plc re Mr J Smith**).' In addition to this information, your bank or building society must also correctly endorse the cheque by providing one the following:

- the bank/building society account number and account holder's name (which is yours) printed by computer on the cheque by your building society or bank;
- the bank/building society 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 Edited 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 to you, shortly after opening your account, asking you to send us original documentation or certified\* copies of documents 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.

### 3. 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, accountant, police officer. The person certifying the copy should be capable of being contacted and should therefore provide address details and state their profession.

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

Effective from 6 October 2009