

M&S Cash ISA application form

Fixed and variable rate savings options

ISSUE 13

12/13

Source code

INTE

Please ensure ALL boxes are completed in FULL and in BLOCK CAPITALS. This information is required to comply with our regulatory obligations in order to complete the processing of your application. Please do not complete this form if you are only transferring an ISA. To be completed using the Guidance Notes which can be located using the Apply link on the Cash ISA webpage.

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

1. Personal details

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

Do you have a National Insurance (NI) number? Yes No If yes, you must enter it here

If you have a temporary National Insurance 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 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.

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 Family gift Sale of property/Assets Lottery/Gaming win

Savings/Investments Benefits Pension Inheritance

Other – please specify

Gross annual income:

£10,000 or less Up to £20,000 Up to £30,000 Up to £40,000

Up to £50,000 Up to £60,000 Up to £70,000 £70,000 or more

Employment status:

Employed full time Employed part time Self employed At home

Retired/Receiving pension Receiving disability benefit Student Unemployed

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 Family gift Sale of property/Assets Lottery/Gaming win

Savings/Investments Benefits Pension Inheritance

Other – please specify

3. Savings options

The ISA Regulations require that your total deposit cannot exceed £5,640 in the current tax year. 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.

I wish to deposit the following amounts in the cash ISA:

i) Advantage Cash ISA option (variable)

Interest will be automatically credited to your Advantage Cash ISA option annually.

Lump sum £ - p **Minimum £100 deposit**

Monthly savings: £100 £200 £300 Other £ - p **Minimum Direct Debit amount is £25 per month**

ii) Fixed Rate Savings option – ISSUE 13

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 savings option for 1 year £ - p **Minimum deposit of £500** Interest to be paid out

Fixed rate savings option for 2 years £ - p **Minimum deposit of £500** Interest to be paid out

Fixed rate savings option for 3 years £ - p **Minimum deposit of £500** Interest to be paid out

If you do not complete the 'Savings options' section, we will automatically select the Advantage Cash ISA option on your behalf.

PLEASE COMPLETE AND SIGN THE REST OF THE FORM OVERLEAF

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

5. Withdrawal details

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. **Please refer to note 4 in the guidance notes.**

Name of account holder(s)

Branch sort code

Account number

Building society roll no

Bank/Building society name

Address

Postcode

6. ISA details

I apply to subscribe to a cash 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 save in the next tax year you will not have to complete a new application form. Please note, however, this is an optional arrangement and you are under no obligation to deposit further amounts with us.

7. 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 Cash ISA 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

8. Declaration

I declare that:

- all subscriptions made, and to be made, belong to me;
- I am 16 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 more than the cash ISA subscription limit to a cash ISA;
- I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash 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 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 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 & 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. I agree to the Cash ISA Terms and Conditions and the Fixed Rate Savings (Cash ISA) Issue 13 Terms and Conditions. I declare that this application form has been completed to the best of my knowledge and belief.

9. Signature

This application form, the Marks & Spencer Cash Individual Savings Account Terms and Conditions and the Fixed Rate Savings (Cash ISA) Issue 13 Terms and Conditions comprise the agreement between us.

Signature

X

Date

X

IF YOU WISH TO PAY BY DIRECT DEBIT, PLEASE COMPLETE THE DIRECT DEBIT FORM ON THE NEXT PAGE

Important checklist

Please ensure that you:

- Have completed **all** information requested in sections 1, 2, 3, 4, 5, 7 & 9
- Enclose a cheque **(if applicable)**
- **Have signed and dated your application**
- Return the form to Marks & Spencer Money, FREEPOST, PO BOX 410, Chester, CH99 9ST.

