

Marks & Spencer Stocks and Shares ISA Application Form

Source code

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) / /

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 Marks & Spencer Money, please enter your client reference below:

ISA Details

I apply to subscribe for a Stocks and Shares ISA for the tax year 2009/10 (6 April 2009 to 5 April 2010) 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 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.

Investment Options

Your total investment must not exceed the ISA subscription limit, 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

Please refer to Note 2 on the Important Information page on how the cheque should be written.

Minimum lump sum is £100.

If you invest a lump sum in the 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 into the Worldwide Managed Fund, UK Selection Portfolio, UK 100 Companies Fund or Ethical Fund income will be reinvested automatically.

Monthly Investments

Please refer to Note 2 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 below 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	£ <input type="text"/>	£ <input type="text"/>
UK Selection Portfolio	£ <input type="text"/>	£ <input type="text"/>
UK 100 Companies Fund	£ <input type="text"/>	£ <input type="text"/>
High Income Fund	£ <input type="text"/>	£ <input type="text"/>
Ethical Fund	£ <input type="text"/>	£ <input type="text"/>

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, Marks & Spencer Money, Kings Meadow, Chester CH99 9UT

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.

Originator's Identification Number



4. Bank or building society account number

5. Client Reference number (if known)

6. Your instruction to the bank/building society.
Please pay Marks and 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 and 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 £ Ethical £

Cheques

Please refer to Note 2 on the Important Information page.

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 Solo

I authorise you to debit my account with the amount of £

Maestro/Visa Debit/Solo 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 & Account Withdrawals

Please refer to Note 3 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 - HOW WE USE YOUR INFORMATION

"We", "us" and "our" refer to Marks and Spencer Unit Trust Management Limited. "HSBC Group" means HSBC Holdings plc, its subsidiaries, associated and affiliated companies. We are a member of the HSBC Group. "Marks and Spencer Group" means Marks and Spencer plc and its subsidiaries, associated and affiliated companies.

Data Processing

The HSBC Group, members of the Marks and Spencer Group and other companies approved by Marks and Spencer plc may record, exchange, analyse and use relevant information about you and your relationships with the HSBC Group and/or members of the Marks and Spencer Group (including the nature of your transactions) for testing, monitoring, training, market research and administrative purposes. This may include information provided by you, or someone acting on your behalf. We may make such information about you and your relationships available to members of the HSBC Group, members of the Marks and Spencer Group and/or other companies approved by Marks and Spencer plc for these purposes.

Relevant information may also be exchanged with members of the HSBC Group and/or Marks and Spencer Group and others, for audit purposes and if required by appropriate governmental and non-governmental regulators or ombudsmen.

We may use other HSBC Group companies and/or third parties to process information and provide services on our behalf. Whether it is processed in the UK or overseas, your information will be protected, in accordance with data protection legislation, by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to and will only be used in accordance with our instructions.

Information about Products and Services

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

Crime Prevention

To prevent crime and verify your identity, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group and/or Marks and Spencer Group, and, where appropriate other organisations. In particular, if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Miscellaneous

Under data protection legislation, you can apply in writing for a copy of certain personal records we hold about you. The current fee is £10.00 per request from each individual.

To ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property.

We may use any service details you provide us for service related reasons. You are required to notify us promptly of any changes to these or other details.

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 the 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 2 on the Important Information page.	
2.	Have you filled in your residential address, full forenames, surname, 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.	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 2 of the Important Information page?	
4.	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 to 8pm weekdays, 9am to 5pm Saturday. Calls may be recorded.