

M&S Fixed Rate Savings

Application form

ISSUE 53

Source code

INTE

Please ensure all boxes are completed in full, using black ink and BLOCK CAPITALS, and sign as required. To comply with our regulatory obligations, we need to collect certain personal information from you, including how you will fund your account, and conduct various checks on applications and transactions. Your name and address may be checked with a credit reference agency to verify your identity and for crime prevention measures, using information from the voters roll and other public sources. If we are unable to confirm your details we will write to you to request verification prior to accepting and completing your application. Incomplete or incorrect forms will cause a delay and may have to be returned to you. Please call 0808 001 1111 if you require any assistance. 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.

For more detail on how we will use your personal information, please see our Privacy Notice at marksandspencer.com/bankprivacynotice.

1. Personal details

If you are an existing customer and already have an M&S client reference number, please enter it here

Title Forename

Middle name(s) Surname

Are you now or have you ever been known by any other name(s)? ☐ Yes ☐ No If yes, please specify the full names below

Gender ☐ Male ☐ Female Date of birth - -

Country of birth Country of permanent residence

Nationality/Citizenship (1)

You may be a national or citizen of a country if it has issued you with a passport, or if you have the right to vote in its national elections for example. If you hold more than one nationality/citizenship, please include these below (you can include up to three).

Nationality/Citizenship (2) Nationality/Citizenship (3)

Country of residence for tax purposes and related Taxpayer Identification Number or functional equivalent ('TIN') (See data policy section).

Please complete the following boxes indicating:

- (i) where you are tax resident;
- (ii) *your TIN for each country indicated ***please only complete if you are resident for tax purposes outside of the United Kingdom (UK), including if you are dual resident in the UK and another jurisdiction/or you are a United States citizen.**

If you are tax resident in more than three countries please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason, A, B or C*.

Reason A – The country where you are liable to pay tax does not issue TINs to its residents

Reason B – I am otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN below if you have selected this reason)

Reason C – No TIN is required (note: only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

Country of tax residence	TIN*	If no TIN available enter reason A, B or C*
(1) <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
(2) <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
(3) <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Please explain below why you are unable to obtain a TIN if you selected **reason B** above.*

2. Contact details

Current address

Current permanent residential address (please note we are unable to accept c/o or PO Box addresses)

Postcode

Country How long have you lived there? years months

Previous address

If you've been at your current address less than three years, please supply all other addresses you have lived at during this period. If you need additional space, please use a blank piece of paper.

Postcode

Country How long did you live there? years months

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

Telephone/email

We may need to call you in the future about your account or if we have any questions regarding your application form. Please provide at least one telephone number.

Home tel number	<input type="text"/>	Work tel number	<input type="text"/>
Mobile tel number	<input type="text"/>	Email address	<input type="text"/>

3. Current income details

Employment status

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

What is your gross annual income?

This is your annual income from all sources before tax or any other deductions (eg salary if you are employed part or full time, annual earnings from business if you are self-employed or a business owner).

Employment details – Please refer to the guidance notes on the last page for further information.

Employment role	<input type="checkbox"/> Business owner	<input type="checkbox"/> Key controller	<input type="checkbox"/> Sole trader	<input type="checkbox"/> Employee
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If you are employed full or part time/self-employed please complete:

Employer's/Business name

Employer's/Business address

Industry type

<input type="checkbox"/> Agriculture, forestry & fishing	<input type="checkbox"/> Banking	<input type="checkbox"/> Chemicals & allied	<input type="checkbox"/> Computers & telecommunications
<input type="checkbox"/> Construction	<input type="checkbox"/> Distribution	<input type="checkbox"/> Estate agents & insurance brokers	<input type="checkbox"/> Foods, drink & tobacco
<input type="checkbox"/> Metal manufacturing	<input type="checkbox"/> Mining & quarrying	<input type="checkbox"/> Other manufacturing	<input type="checkbox"/> Professional & scientific
<input type="checkbox"/> Public sector, transport & communication	<input type="checkbox"/> Public services	<input type="checkbox"/> Social services	<input type="checkbox"/> Vehicle manufacturing

Other (specify) Occupation

4. Funding details

What will be the source of today's lump sum deposit? (Please select only one)

<input type="checkbox"/> Employment pay (salary)	<input type="checkbox"/> Pension payment	<input type="checkbox"/> Personal loans	<input type="checkbox"/> Family gift/loan	<input type="checkbox"/> Benefits payments
<input type="checkbox"/> Commercial loan	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Sale of property/assets	<input type="checkbox"/> Remortgage	
<input type="checkbox"/> Redundancy payment	<input type="checkbox"/> Investments	<input type="checkbox"/> Lottery/gaming win	<input type="text"/>	Other (please specify)

5. 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 option for 1 year	<input type="text" value="£"/>	Interest to be paid out	<input type="checkbox"/>
Fixed rate bond option for 2 years	<input type="text" value="£"/>	Interest to be paid out	<input type="checkbox"/>
Fixed rate bond option for 3 years	<input type="text" value="£"/>	Interest to be paid out	<input type="checkbox"/>

Minimum £500, maximum £1,000,000 deposit in each of the above bonds. If your deposit is £50,000 or more you can't close your bond or withdraw any money until the end of the deposit term.

To have your maturity proceeds sent directly to your bank/building society account at the end of your chosen term, please ensure you complete section 7 of this form.

6. Payment details

You must have sufficient cleared funds in your account to cover the payment. The account must be your own personal bank account or a bank account where you are one of the joint holders. We are unable to accept payments by direct bank transfer (BACS), payments by standing order or cheques drawn on a business account.

I wish to pay by: ☐ **Personal cheque** Cheques must be payable to M&S Bank re your title and name (eg M&S Bank re Mr J Smith).
☐ **Building society cheque** Please refer to the guidance notes to ensure your cheque is endorsed correctly.

I enclose a cheque for

7. Bank details

Complete this section so that amounts withdrawn from your account in the future, your maturity proceeds and your interest, if you have opted to have interest paid out, can be paid direct to your bank/building society account. **Please refer to the guidance notes at the end of this form for important information regarding account verification.**

Name of account holder(s)	<input type="text"/>		
Branch sort code	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> - <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	Account number	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Building society roll number	<input type="text"/>	Bank/building society name	<input type="text"/>
Address	<input type="text"/>	Postcode	<input type="text"/>

PLEASE COMPLETE AND SIGN THE REST OF THE FORM ON THE NEXT SHEET

8. Data policy

IMPORTANT – USE OF YOUR INFORMATION

“HSBC Group” means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices.

If you appear to be tax resident outside of the UK, then regulations on international tax transparency require us to report certain information about you [and certain connected persons] to the tax authority where your account is held (such as HM Revenue and Customs for UK accounts). Under international agreements to exchange account information, that tax authority may transfer this information to the tax authorities of other jurisdictions in which you [or a connected person] may be tax resident.

A connected person is somebody who holds an account for the benefit of somebody else as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian.

You have a right to know how we will use your personal information. It is important that you read the notice below and the M&S Bank Privacy Notice.

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. If you do not want us to contact you about such special offers, products and services please tick the box. ☐

9. Declaration

By signing this application, you understand that we will use your information as set out in the Privacy Notice.

Please see our Privacy Notice at marksandspencer.com/bankprivacynotice.

I declare that:

- I am 16 years of age or over
- I am a UK resident
- I have received a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List
- I agree to the M&S Fixed Rate Savings Terms and Conditions, a copy of which I have received
- I declare that this application form has been completed to the best of my knowledge and belief and I will notify M&S Bank without delay of any changes in my circumstances affecting any of the information in this application.

10. Signature

This application form and the M&S Fixed Rate Savings Terms and Conditions comprise the agreement between us.

Signature

X

Date

X

PLEASE RETURN THE FORMS TO M&S SAVINGS AND INVESTMENTS, PO BOX 329, WYMONDHAM, NR18 8GY

GUIDANCE NOTES

Please also indicate your employment role:

- A business owner is the owner of a limited company with its own legal identity, separate from its owners and managers.
- A key controller is someone other than the business owner with direct control over a business.
- A sole trader is a self-employed person who is the sole owner of their business.
- Employee.

If you are employed full or part time, the applicable employment role options are: business owner, key controller or employee. If you are self-employed,

the applicable employment role options are: business owner, key controller or sole trader. And if you are employed full or part time/self-employed, you

will also need to tell us: • Employer's name • Employer's address • Industry type • Occupation.

Payment by building society cashier cheque/bankers draft

A cheque made payable to M&S Bank re your title and name (eg M&S Bank 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 reverse of 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 reverse of the cheque. The cheque must be certified with an official stamp by the building society or bank.

Bank details for withdrawals, maturity proceeds or future interest payments (if box ticked)

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, 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 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 photocopy of the original document. Please ask a professional person (from the below list) to sign, date and witness the document(s) to certify them using the following wording: "I (full name of certifier) confirm that this is a true copy of the original document which I have seen and the photo is a true likeness of [your name]" OR for documents without a photo "I (full name of certifier) confirm this is a true copy of the original document, which I have seen".

All certified photocopies must include the information on the front of the documentation, as detailed below:

- certifier's signature and printed full name • certifier's profession and position within their organisation (and registration number if applicable)
- certifier's home address (if signed in a personal capacity), phone number and email address • certifier's work address (if signed in a professional capacity) on letter headed paper or stamped with their work phone number and email address • date of certification

Acceptable certifiers for certified photocopy documents: • general practitioner (GP) • pharmacist • dentist • optician • nurse • solicitor • barrister • chartered legal executive • chartered accountant or independent financial advisor approved by the Financial Conduct Authority

We cannot accept any document(s) certified by you, a family member or someone not listed as an approved certifier. The certifier should be an active/practising member of their profession. We may contact the person certifying for further verification if required.

M&S Bank is a trading name of Marks & Spencer Financial Services plc. Registered in England No. 1772585. Registered office: Kings Meadow, Chester, CH99 9FB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Marks & Spencer Financial Services plc is entered in the Financial Services Register under reference number 151427. M&S Bank is part of the HSBC Group. Marks & Spencer is a registered trademark of Marks and Spencer plc and is used under licence. © Marks & Spencer Financial Services plc 2024. All rights reserved.