



Guidance notes

The information in these guidance notes is here to help you complete your application.

1. All about you

We need to collect certain personal information from you to meet our regulatory requirements. This includes how you will fund your account and we will need to complete 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. We will write to you to request original or certified documents to verify your identity and address if we are unable to confirm your details. Please see page 8 if you need help with certifying your document copies.

2. Your income details

We need to ask you for certain information regarding your current employment, such as your employment status, role and employer details.

Where we ask you to give your employment role, please read the following definitions:

- 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.

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

If you are self-employed, the employment role options are: business owner, key controller or sole trader.

3. Your payment details

Acceptable methods of payment are personal cheque or building society cheque. You must have enough cleared funds in your account to cover the payment. The payment must come from either your own bank account or an account where you are one of the joint holders.

If you're paying by personal or building society cheque, the cheque must be made payable to M&S Bank using your title and name (e.g. M&S Bank re Mr J Smith).

You'll need to ask your building society to endorse the cheque before you send it us if you are paying by building society cheque. Just ask them to either electronically print your name and building society account number on the reverse or handwrite the same details on the back and certify with an official building society stamp.

Variable rate cash ISA customers also have the option of saving by Direct Debit. Please complete the mandate on the application form. Payments will usually be taken on the 4th of the month (or the next working day, if the 4th is not a working day) and the first payment must be paid by cheque from your own account or one where you are a joint holder.

We will ensure that amounts you pay into your M&S Cash ISA do not exceed your annual ISA entitlement.

Incorrectly endorsed cheques may delay your application.

If you wish to pay by debit card, you can do so by completing your application online at marksandspencer.com/cashisa or over the phone by calling our Savings & Investments telephone support team on 0808 002 2222. Visa Electron cards are not accepted.

4. Your bank details

We will need your bank details to make withdrawals from your account and to have interest paid out to you rather than automatically credited.

If these are different from the account you've made your initial cheque payment from, you will need to supply one of the following for verification:

- Specimen cheque (clearly marked 'specimen purposes only')
- Pre-printed paying-in slip
- Original or certified copy of a bank statement or passbook

Please note: whilst we are awaiting verification details, we are unable to send payments out directly to your bank/building society.

How to certify your documents

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, 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.

5. Transfers from other ISAs

You will need to complete one of our M&S Cash ISA transfer forms to transfer from an existing cash ISA or stocks and shares ISA.

To transfer from an existing innovative finance ISA or lifetime ISA please call us on 0800 028 2824. We will contact your existing ISA provider and arrange for the whole, or part, of your existing ISA to be transferred direct to us. Your existing ISA provider may charge an exit fee.

If the amount being transferred is from a previous tax year, you can choose whether to transfer it in full or in part and it will not count towards your current year's ISA allowance. Current tax year subscriptions must be transferred in full. Partial transfer are not allowed.

As well as being subject to the terms and conditions of the cash ISA receiving the transfer proceeds, the transfer will be undertaken subject to the terms and conditions applied by your current ISA provider.

For example:

- Some ISA products do not allow only part of an ISA to be transferred or may place conditions on how such a transfer is undertaken. For example, when deciding which investments are sold to facilitate the transfer.
- Your existing ISA provider may need you to give them specific information before the transfer can go ahead.
- There may be outstanding fees to pay before the transfer goes ahead.

Continued overleaf

Please check with your current ISA provider if you are not sure what conditions apply. .

Please note: we will contact your existing ISA provider and organise the transfer directly. Please don't contact them and withdraw the amount to be transferred. Doing so will mean you lose the tax benefits of saving in an ISA. If you then put this money back into another ISA, this will count towards your ISA allowance for the current tax year.

One last check

Has all information been completed?

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Is your cheque enclosed (if applicable)?

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Is your application signed and dated?

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Yes? Then you're ready to apply. Simply return your completed forms to M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY