

# Stocks and shares ISA to M&S Cash ISA transfer form

## Part A – ensure you also fill in Part B

Source code

If completing by hand, use black ink, BLOCK CAPITALS and initial any alterations.

For more detail on how we will use your personal information, please see our Privacy Notice at [marksandspencer.com/bankprivacynotice](https://marksandspencer.com/bankprivacynotice).

You must provide all personal information. Any incomplete or incorrect information on the form will cause a delay and we may have to return the form to you. Please call 0808 002 2222 if you need any help.

**Please note this is not an application form. Please complete separate forms for each account to be transferred.**

### 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

Gender

Male  Female

Date of birth

D	D	M	M	Y	Y	Y	Y
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Do you have a National Insurance (NI) number?

Yes  No

If yes, you must enter it here

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If no, are you eligible to apply for a National Insurance Number?  Yes  No If yes, enter it above

- If you are eligible to hold a National Insurance Number you must provide this as part of your application.
- You can check if you are eligible and apply online at [Gov.UK > Money and Tax > National Insurance](#).
- Your application will be rejected if you do not provide your National Insurance Number or confirm that you are not eligible to hold one.

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 your pension order book.

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## 2. Contact details

Current permanent residential address

Postcode

Please note, in most circumstances, we are unable to accept c/o or PO Box addresses

### 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 telephone number

Mobile telephone number

Work telephone number

Email address



**Partial transfers**

**Q3.** If you answered ‘Yes’ to Q2, do you want to transfer your current tax year ISA subscription (this would involve selling any investments made with the subscription from the current tax year)?  Yes  No

**Please note that the amount in your account representing current tax year subscriptions can only be transferred in whole and not in part.**

**Q4.** If you only want to transfer your subscriptions from the current tax year, please tick here, or

If you only want to transfer all of your subscriptions from previous tax years, please tick here, or

If you only want to transfer some of your subscriptions from previous tax years (as well as investments relating to current year subscriptions if you answered ‘Yes’ to Q3), tick here and provide sale instructions by answering Q5.

**Q5a. Stocks, shares and/or funds that you wish to sell**

Please check your selection is allowed by your existing stocks and shares ISA provider before submitting the form. Please note that you may be contacted by your existing ISA provider to agree what to sell.

Please use the box below to give instructions to your current stocks and shares ISA provider with regard to what specific value or tax year(s) should be transferred and/or what investments should be realised to meet the transfer.

If needed, please list all investments that you hold with the above ISA provider that you wish to sell and transfer the proceeds to your new cash ISA with Marks & Spencer Financial Services plc. Alternatively, you may provide this information by supplying a separate list, e.g. by annotating a valuation statement from your provider.



## 4. Transfer authority

I authorise my existing ISA provider as specified above to sell investments and transfer the ISA in cash (account number above) to Marks & Spencer Financial Services plc.

I authorise my existing ISA provider to provide Marks & Spencer Financial Services plc with required information and to accept any instruction relating to the existing stocks and shares ISA being transferred.

Where I must give notice to close or transfer part of the existing ISA, or the existing ISA contains an investment which is designed and intended to be held for full term and has yet to reach redemption, I instruct my existing ISA provider to either: (tick the appropriate box)

1. Wait for the full notice period to end, or wait until redemption (whichever is relevant) before going ahead with this transfer; or
2. Depending on the terms and conditions, carry out the transfer as soon as possible – I will accept any consequential loss of income, capital or charges that may be applied.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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**Please ensure you now complete Part B which is on page 9 within this pack.**

**For office use only**

**Transfer acceptance (to be completed by new ISA provider)**

We, Marks & Spencer Financial Services plc, are willing to accept this ISA transfer in line with the customer's instructions above, as long as the following conditions are met.

- The transfer proceeds are made up of cash deposits only.
- We must receive all the transfer proceeds no later than: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---
- Where the customer has shown above that they want to transfer subscriptions from the current tax year, these must not be more than: £

**Residual income**

- We must receive all residual income payments no later than: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Any residual income payments after this date must be paid away to the customer.

- We do not accept residual payments if they are below: £

These funds should be paid away to the customer. Cheques should be made payable to M&S Bank.

For the purposes of the transfer of the ISA wrapper under the ISA regulations, the date shown below will be the effective transfer date.

Date 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Name of new ISA provider

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# Stocks and shares ISA to M&S Cash ISA transfer form

## Part B – ensure you also fill in Part A

Source code

INTE

You must provide all personal information. Any incomplete or incorrect information on the form will cause a delay and we may have to return the form to you. Please call 0808 002 2222 if you need any help.

### 1. Personal details

Please refer to the guidance notes supplied for further information.

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

Date of birth

D D M M Y Y Y Y

Country of birth

Country of permanent residence

## 2. Current and previous address details

Current permanent residential address

Postcode

Please note, in most circumstances, we are unable to accept c/o or PO Box addresses

Country

How long have you lived there?

years

months

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

Previous address

If you've been at your current permanent residential 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.

Country

How long did you live there?

years

months

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## 3. Nationality and tax residency

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)

**In which country/countries are you resident for tax purposes?**

This is the country/countries in which you are liable to pay Income and/or Capital Gains Tax (if you're resident for tax purposes in more than one country, please also provide these – you can include up to three). If you are resident for tax purposes in the same countries to which you have already confirmed your nationality/citizenship, we still need you to confirm this below.

Country 1

Country 2

Country 3

## 4. Current income details

**Employment status**

Employed full time     Employed part time     Self-employed

Retired/Receiving pension     Receiving disability benefit     At home

Unemployed     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 supplied for further information.

Employment role  Business Owner     Key Controller

Sole Trader     Employee

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"/> 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

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## 5. Savings options

Please read the four savings options below and indicate the percentage of the amount transferred you want deposited in each option.

The total must come to 100%. If you do not complete the 'savings options' section, we will automatically select option 1 on your behalf.

I wish to deposit the amount transferred as follows:

### i) Variable rate option (Advantage)

Interest will be automatically credited to the variable rate cash ISA option annually.

Option 1 Variable rate cash ISA  £

### ii) Fixed Rate option – Issue 62

Interest will be automatically credited to your savings option annually and retained within your cash ISA unless you tick the boxes below to indicate that you want interest to be paid direct to your nominated bank or building society account.

Option 2 Fixed rate option for  £ 1 year Minimum deposit of £500 Interest to be paid out

Option 3 Fixed rate option for  £ 2 years Minimum deposit of £500 Interest to be paid out

Option 4 Fixed  
rate option for  
3 years

Minimum  
deposit of £500 Interest to be paid out

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 6 of this form.

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## 6. 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 payments on the Fixed Rate Savings option paid out, can be paid direct to your bank/building society account. **Please refer to the enclosed guidance notes for important information regarding account verification.**

Name of account holder(s)

Branch sort code   -   -   Account number

Building society roll number  Bank/building society name

Address

Postcode

## 7. Declaration

I apply to transfer to a M&S cash ISA. I declare that:

- I am 18 years of age or over
- I agree to the M&S cash ISA Terms and Conditions, a copy of which I have received

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 and a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

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. Bank records will be updated from the information provided, where appropriate.

Please note that if you have selected the Fixed Rate Savings option and we receive the transfer amount in a number of instalments from your existing ISA manager, we will initially deposit each transferred amount into the variable rate cash ISA option. Following receipt of the final instalment we will combine all funds received, and interest accrued whilst deposits have been held in the variable rate option, and switch them into the fixed rate option. Any residual income payments that arrive after the final transfer instalment will be deposited into the variable rate option and will not be automatically switched into the fixed rate option.

## 8. Data policy

### Important - use of your information

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.

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

You have a right to know how we will use your personal information. It is important that you read the information 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 want us to contact you about such special offers, products and services please tick the box.

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## 9. Signature

This application form and the M&S cash ISA Terms and Conditions comprise the agreement between us. By signing this application, you understand that we will use your personal information as set out in our Privacy Notice. Please see our Privacy Notice at [marksandspencer.com/bankprivacynotice](https://marksandspencer.com/bankprivacynotice).

Signature

Date

D	D	M	M	Y	Y	Y	Y
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**Please ensure you have completed both Parts A and B or we will be unable to process your transfer. Please do not send this form to your existing ISA provider.** Please return this form to M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY

M&S Bank is a trading name of Marks & Spencer Financial Services plc. Registered in England and Wales 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 2026. All rights reserved.