

M&S Cash ISA top-up form

ISSUE 62

Source code

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

You can make an additional deposit into your cash ISA using this form. You currently have the choice of either a lump sum into the Fixed Rate Savings option and/or the Variable Rate Savings option. You can also use this form to set up, or increase, a monthly Direct Debit into the Variable Rate Savings option. Alternatively, you can visit our website at marksandspencer.com/isa.

- Your total subscription in the current tax year must not exceed £20,000, less any amount you have already subscribed to an ISA.
- Please only use this form if you have deposited money into your cash ISA during the current tax year, or deposited money in the last tax year.
- If you are unsure of how much of your ISA allowance you have left with M&S, please call 0800 028 2824. Calls may be recorded.

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

2. Fixed Rate Savings option

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 box below to indicate that you want interest to be paid direct to your nominated bank or building society account.

Fixed Rate option for 1 year Minimum deposit of £500 Interest to be paid out

Fixed Rate option for 2 years Minimum deposit of £500 Interest to be paid out

Fixed Rate option for 3 years Minimum deposit of £500 Interest to be paid out

Each deposit you make into our fixed rate option is fixed for a period of time in its own right so each deposit you make will have a different start and maturity date. 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.

3. Variable Rate Savings option (Advantage)

Variable rate option

Interest will be automatically credited to your account annually. To save monthly, either tick the box next to the amount you wish to save, 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.

Lump sum

Monthly savings £100 £200 £300 Other

4. Variable Rate Savings option (Advantage) – existing monthly savers

Variable rate ISA option

I wish to increase my monthly savings by per month

to give total monthly savings into my cash ISA of

If you are an existing monthly saver, do not complete the attached Direct Debit mandate.

The Direct Debit section on [page 6](#) should only be completed if you wish to save on a monthly basis.

Please supply bank details in Section 7 of this form in order to set up your Direct Debit. Direct Debit payments will usually be claimed on the 4th day of each month or the next working day, if the 4th is not a working day. It may be necessary on occasions to bring forward the Direct Debit payment in April to ensure it is received before the tax year ends.

Please return this form to M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY

5. Transaction funding details

To comply with our regulatory obligations, we need to know how you will fund this transaction.

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.

- | | | |
|--|---|---|
| <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"/> 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 | |

Other (specify)

6. Payment details

I wish to pay by: Personal cheque

Cheques must be payable to M&S Bank re your title and name (e.g. M&S Bank re Mr J Smith)

Building society cheque

Please refer to the enclosed 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 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

8. Declaration

I have received the Key Features document. I agree to the M&S Cash ISA Terms and Conditions, a copy of which I have received.

I declare that this top-up 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.

9. Signature

This top-up 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.

Signature

Date

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

Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form with a ball point pen and send to: M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY

Name of your bank or building society

Address of your bank or building society

Postcode

Name(s) of account holder(s)

Bank/building society account number

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

Branch sort code

| | | | | | | | |
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| | | - | | | - | | |
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Service user number

| | | | | | |
|---|---|---|---|---|---|
| 9 | 0 | 0 | 0 | 8 | 5 |
|---|---|---|---|---|---|

Reference (Client reference number, if applicable)

For M&S Savings and Investments official use only.

This is not part of your instruction to your bank or building society.

Cash

£

Instruction to your bank or building society

Please pay M&S Bank Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with M&S Bank, and if so, details will be passed electronically to my bank/building society.

Signature of first or only account holder

Signature of second or joint account holder (if applicable)

Date

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

Date

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

Banks and building societies may not accept Direct Debit Instructions for some types of account.

Important notes

Building society cheques

If you're paying by building society cheque, you'll need to ask your building society to endorse the cheque before you send it to us. 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. Incorrectly endorsed cheques may delay your application.

Bank details

To make future withdrawals from your account, to have your maturity proceeds paid directly to your bank/building society account and to have interest paid out to you rather than automatically credited, we will need your bank details. If these are different from the account you've made your initial cheque payment from, or if you paid by debit card, 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 copy¹ 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.

Please return this form to M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY

¹ 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.

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