

Investment Funds ISA Additional Permitted Subscription (APS) Application Form



NatWest Group

This form is only for use where the following applies:

- a) You have requested the transfer in of an Additional Permitted Subscription (APS) allowance from another ISA manager to your own Investment Funds ISA, and we have confirmed to you in writing the amount of that APS allowance and you wish to start using that APS allowance within your existing Investment Funds ISA;
 - b) You wish to use an APS allowance within your existing Investment Funds ISA that results from a Investment Funds ISA held by your deceased spouse / civil partner. If you do not know the amount of the relevant APS allowance please contact us before completing this form;
- or
- c) You wish to use an APS allowance that results from an Investment Funds ISA held by your deceased spouse / civil partner in a new Investment Funds ISA. If you do not know the amount of the relevant APS allowance, please contact us before completing this form.

You do not need to hold an existing Investment Funds ISA account in your name to be able to take advantage of your Additional Permitted Subscription Allowance with us provided your deceased spouse / civil partner did hold a Investment Funds ISA.

Introduction

Where advice has not been given, we have not assessed the suitability or the appropriateness of this additional investment for your circumstances, therefore if you wish to proceed with this application you should ensure that you familiarise yourself with the fund(s) and fully consider the nature of the risks involved for the funds you are applying to subscribe to. You should consider carefully the fact that you may be exposing yourself to risks that you may not have the knowledge or experience to assess properly.

Before completing this application form please read:

- **Investment Funds – Key Investor Information Document (KIID)**
- **Investment Funds – Supplementary Information Document (SID)**

These should be retained for future reference. Please read these documents carefully as they contain all the information you need to be aware of before subscribing to your Investment Funds ISA. If there is anything that you do not understand please ask for further information. If you do not have any of the above documents, please go to www.natwest.com/CIFLdocuments to obtain those you are missing.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers please see our full Privacy Notice at www.natwest.com/privacy.

Who we are

The organisation responsible for processing your personal and financial information is RBS Collective Investment Funds Limited, a member of NatWest Group.

Application Instructions

- **Please note** – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys.
- Please return it to RBS Collective Investment Funds Limited, PO Box 9908, Chelmsford CM99 2AF.
- The completed application should be returned, with a cheque for the amount you wish to subscribe. Please make it payable to RBS Collective Investment Funds Limited and return it to **RBS Collective Investment Funds Limited**, PO Box 9908, Chelmsford CM99 2AF. The cheque must be drawn in sterling on a UK bank or building society account. In the case of a building society cheque or banker's draft, the holder of the account from which the money is withdrawn must be identified by the bank or building society.

1. Your detailsYour Investment Funds Account Number

Please note - You can find your Account Number within your latest Investment Statement. If you do not hold an Investment Funds ISA, please leave this blank and one will be opened.

Title Mr Mrs Miss Ms Other
(please specify)Surname First name(s)

Permanent residential address

Address line 1 Address line 2 Address line 3 Address line 4 OR
overseas country Postcode Telephone number Date of birth (DD/MMM/YYYY) Do you have a National
Insurance number? Yes No

You should be able to find this on a payslip, P45 or P60, a letter from HMRC, a letter from the DWP, or a pension book.

If 'Yes', please insert it here

2. Details of your spouse / civil partner this APS relates toSurname of deceased First name(s) of deceased Permanent residential
address at date of death:Address is the same as in Section 1

Or

Address line 1 Address line 2 Address line 3 Address line 4 OR
overseas country Postcode

Date of birth (DD/MMM/YYYY)

Date of death (DD/MMM/YYYY)

National Insurance number

My spouse did not have a National Insurance number

You should be able to find this on a payslip, P45 or P60, a letter from HMRC, a letter from DWP, or pension book.

Date of marriage or civil partnership between you and your spouse / civil partner (DD/MMM/YYYY)

If you are transferring an APS allowance from a Investment Funds ISA that was held by your spouse or civil partner, please enter your spouse's / civil partner's Investment Funds ISA account number here:

3. APS information and investment details

You should not complete Section 4 if you complete this section.

I wish to subscribe: £

from my APS allowance in respect of the deceased and wish to make my cash subscription to the following fund(s) for the amounts shown below

Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance MUST be made to this ISA manager and be accompanied by an APS Eligibility Declaration.

Fund name	Share Class	Amount of single investment (minimum £1,000 per fund)	Cross this box if income is to be paid out*
		<input type="text"/>	<input type="checkbox"/>
		<input type="text"/>	<input type="checkbox"/>

I enclose a cheque payable to RBS Collective Investment Funds Limited

* If you wish to have income paid out to you, you must complete the Direct Credit information in Section 5 of this application form.

4. In specie APS details

Please only complete this section of the application if you wish to make an in specie APS. An in specie APS is where the shares or units which your spouse / civil partner held in their ISA are transferred to your ISA (without having to be sold and the subscription under the APS allowance made in cash).

You should not complete Section 3 if you complete this section.

Please indicate below the investments which your spouse / civil partner held in their ISA(s) with us which you wish to be transferred to you pursuant to an in specie APS:

Fund name	Share/ Unit Class	Number of units or shares to be transferred.*	Tick if income is to be paid out
		<input type="text"/>	<input type="checkbox"/>
		<input type="text"/>	<input type="checkbox"/>

* If the entire holding in a Fund is to be transferred, "All" may be entered, instead of an actual number.

Note: In order to be able to make an "in specie" APS, the above investments:

- 1) must have been held by your spouse / civil partner in an ISA with us – an in specie APS is therefore not available where you have transferred the APS allowance to us from another ISA provider;
- 2) must have been inherited by you – this will be evidenced by virtue of the executor(s) of the estate of your spouse / civil partner;
and
- 3) must still be held with RBS Collective Investment Funds Limited – an in specie APS is therefore not available where the investments have already been redeemed or transferred out of the estate of your spouse / civil partner other than by way of the beneficial ownership of the investments passing to you.

As with any other APS, the limit which you are permitted to subscribe pursuant to an in specie APS is the value of the ISA(s) which your spouse / civil partner held with us on the date of death. However, the value of the in specie subscription will be calculated on the day of transfer of the above investments to your ISA. If this exceeds the amount of your APS allowance with us, then only an amount of the above investments up to the APS allowance will be transferred to your ISA.

We will therefore reduce the number of shares/units in each fund listed above to be transferred by an amount which is proportionate to the difference between the total value of all of the above investments at the date of death and the total value of all of the above investments on the day of transfer. The remainder shall be (please tick one box):

Transferred to you to be held outside of your ISA directly in the ICVCs applicable to the above funds; or

Redeemed and the proceeds returned to you.

Anti-money laundering regulations

Under these regulations we are obliged to verify the identity of the plan holder of this contract. In addition, we also require to verify the address of the plan holder to the contract. This verification is to assist in combating financial crime and protect you from criminals who might otherwise falsely use your name without your knowledge. Where a Financial Adviser or NatWest Representative is involved they will let you know what evidence you need to show. If you are applying to us direct we will verify your identity with a third party identity verification company. In certain circumstances you may be required to provide further evidence of your identity and address, in which case RBS Collective Investment Funds Limited will contact you. If you are paying by cheque and you wish to pay with a Building Society cheque or Bankers Draft, the Society or Bank must endorse the cheque with the full name of the person whose account the monies are to be drawn from.

5. Income payments

Only complete this section if you wish to receive income payments.

Please note it is not possible to take income from the Managed Defensive Fund, Managed Equity Growth Fund, Managed Growth Fund (Accumulation) and UK Equity Fund (Accumulation).

If you decide to take income at a later date, please contact us.

Income will be paid by direct credit to your UK bank or building society account.

Full name and address of UK bank/building society

Bank/Building Society name	<input type="text"/>
Address line 1	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>
Address line 4	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>
Building Society Roll Number	<input type="text"/>
Name of account holder	<input type="text"/>
Address line 1	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>
Address line 4	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>
Account number	<input type="text"/>
Sort code	<input type="text"/>

6. How we use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you from credit reference agencies to help verify your identity to comply with laws that apply to us. This request will not affect your ability to obtain credit (for example for a loan or credit card) in the future.

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at www.natwest.com/privacy or contact us at 03457 888 444, +44 3457 888 444 (for overseas) or 18001 03457 888 444 (for Relay UK users).

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected, details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, you could be refused services, finance or employment.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to verify your identity, to protect their business and to comply with laws that apply to them.

(b) With other NatWest Group companies

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

(c) With other Third Parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening. We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs ('HMRC'). HMRC may exchange this information with other countries' tax authorities.

7. Confirming Your Agreement

By continuing with this application, you confirm that you have read and understood how we may use your information in the ways described above and are happy to proceed.

8. Marketing Information

NatWest Group would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

NatWest Group will not share your information with third parties for their own marketing purposes.

9. Declaration and signature

This section must be completed to confirm the investor named on this application is eligible to make an Additional Permitted Subscription to an ISA in respect of the deceased named on this application.

I declare that:

- I hold a copy of the **Investment Funds ISA – Terms and Conditions**. I accept that, upon signing this application, I will become bound by the terms contained in this document
- I have read the appropriate Key Investor Information Document (KIID) and the Supplementary Information Document (SID), specifically the disclosure of information on costs and charges
- I am the surviving spouse / civil partner of the deceased
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down)
- the subscription is made under the provisions of regulation 5DDA of the ISA regulations (Additional Permitted Subscription)
- I have not subscribed to and will not subscribe to the Additional Permitted Subscription allowance with the existing ISA provider of the deceased in respect of the deceased named in this application (this particular declaration is only relevant if a 'transfer in' of an APS allowance is involved)

- the subscription is being made within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period from 3 December 2016 to 5 April 2017, the deceased is treated as dying on 6 April 2017)
- I am aged 18 years of age or over
- The subscription is being made:
 - in the case of 'in specie' subscriptions, within 180 days of beneficial ownership passing to me (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, this is treated as occurring on either 6 April 2015, or, the actual date of distribution, which ever is the later), and
 - in the case of cash subscriptions, within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, the deceased is treated as having died on 6 April 2015).
- all subscriptions made, and to be made, belong to me

I authorise RBS Collective Investment Funds 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 declare that this form has been completed to the best of my knowledge and belief.

Applicant's signature

Date of signing (DD/MM/YYYY) _____

Please ensure that your signature is inside the box as it will be stored electronically and may be used for verification purposes.

If you are signing this application under a Power of Attorney or other Authority for a customer who is incapacitated, please indicate the nature of the incapacity:

- Mental incapacity – a copy of the Enduring or Lasting Power of Attorney documentation, which has been registered at the Court of Protection, must be provided (or, in Scotland, please provide a copy of the Continuing Power of Attorney, or the court order granted under the Adults with Incapacity (Scotland) Act 2000, or other authorising documentation, together with any certificate of registration of such documents with the Office of the Public Guardian (as appropriate)).
- Physical incapacity – a copy of the General or Enduring Power of Attorney documentation, or Lasting Power of Attorney documentation, which has been registered at the Court of Protection, must be provided (or, in Scotland, please provide a copy of the Continuing Power of Attorney, or the court order granted under the Adults with Incapacity (Scotland) Act 2000, or other authorising documentation, together with any certificate of registration of such documents with the Office of the Public Guardian (as appropriate)).