

# Investment Funds ISA Application Form

Please select one of the following:

Lump sum

Regular saver investment

Combined lump sum and regular saver investment

Where advice has not been given, we have not assessed the suitability or the appropriateness of this 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:

- The appropriate **Investment Funds – Key Investor Information Document (KIID)** and **Supplementary Information Document (SID)**, specifically the disclosure of information on costs and charges; and
- **Investment Funds ISA – Terms**

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 opening 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.rbs.co.uk/CIFLdocuments](http://www.rbs.co.uk/CIFLdocuments) to obtain those you are missing.

## How we will use your information

Before continuing with this application, please read the information 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.rbs.co.uk/privacy](http://www.rbs.co.uk/privacy)

## Who we are

The organisation responsible for processing your personal and financial information is Royal Bank of Scotland 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.
- If you are investing a lump sum, you should enclose a cheque made payable to Royal Bank of Scotland Collective Investment Funds Limited, and send it to Royal Bank of Scotland 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. Cheques issued by your bank or building society should be certified by them with your name as account holder.
- If you are setting up a regular investment please complete the Direct Debit mandate.

## 1. Personal details

Your Investment Funds Account Number

Please note – We can only process the application if you state your existing account number. You can find your account number within your latest Investment Statement.

Title Mr  Mrs  Miss  Ms  Other    
(please specify)

Surname

First name(s)

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Telephone number (Daytime)

Telephone number (Evening)

Date of birth (e.g. 29JAN1970)

Do you have a National Insurance number? Yes  No

If 'Yes', insert it here

If you do not know it, see your P60, notice of coding or tax return. Otherwise your employer or tax office may be able to help. If you receive a pension you can find the number on the front of your pension book.

If you do not have a National Insurance number please tell us why in the space below.

## 2. Investment details

Fund	Amount of single investment (minimum £1,000 per fund)	Cross this box if income is to be paid out*	Amount of regular investment (minimum £50 per fund per month)
Global Bond Fund	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>
UK Equity Fund	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>
Managed Income Fund	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>
Managed Defensive Fund	£ <input type="text"/>	N/A	£ <input type="text"/>
Managed Equity Growth Fund	£ <input type="text"/>	N/A	£ <input type="text"/>
Managed Growth Fund	£ <input type="text"/>	<input type="checkbox"/>	£ <input type="text"/>

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 4 of this application form.

## 3. Set up, increase / decrease your monthly Direct Debit payments

(if setting up a new Direct Debit please also complete the Direct Debit mandate)

Only complete this section if you wish to increase or decrease an existing monthly regular investment. If you wish to change your existing monthly regular investment please ensure you have provided your existing plan/account number on the application form. You can decrease your monthly payment providing the minimum regular monthly amount does not go below £50.

I wish to \*Increase/Decrease my monthly regular investment by £  (\*please delete as applicable)

making a new total payment of £

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## Money Laundering Regulations 2007

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 RBS 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 Royal Bank of Scotland 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.

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### 4. Income payments

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

If you do not complete this section any income will be reinvested in the Income Fund.

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"/>

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## 5. How we will 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.rbs.co.uk/privacy](http://www.rbs.co.uk/privacy) or contact us at 03457 24 24 24, +44 131 549 8888 (for overseas) or 18001 03457 24 24 24 (for text relay 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.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

### (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.

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## 6. 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.

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## 7. 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.

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## 8. Communications about your Account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

## 9. Declaration and signature

### I declare that:

1. I hold a copy of the **Investment Funds ISA – Terms**. I accept that, upon signing this application, I will become bound by the terms contained in these documents.
2. 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.
3. The details provided are correct and I will promptly notify Royal Bank of Scotland Collective Investment Funds Limited of any changes in my circumstances which affects any of the information above.
4. **I authorise Royal Bank of Scotland Collective Investment Funds Limited:** to (a) hold my cash subscriptions, ISA investments, interest, dividends, and other rights or proceeds in respect of those investments and any other cash; (b) make on my behalf any claims to relief from tax in respect of ISA investments; and (c) on my written request to transfer or pay me, as the case may be, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
5. All subscriptions made, and to be made, belong to me.
6. I am 18 years of age or over.
7. **Subscription Year**  
I apply to subscribe to the Investment Funds ISA for this **Tax Year** and subsequent years until further notice. **Please note these boxes must be completed.**  
**Non-completion renders this application void.**  

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(YYYY/YYYY)
8. I have not subscribed and will not subscribe to another stocks and shares ISA in the tax year that I subscribe to this stocks and shares ISA.
9. I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Royal Bank of Scotland Collective Investment Funds Limited if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
10. I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.

Applicant's Signature

Date of signing (DD/MM/YYYY) \_\_\_\_\_

A contract note confirming details of your purchase will be sent to you shortly.

### Checklist

Before you send in this application, please complete the following checklist to ensure that you have fully completed this application. Failure to fully complete this application will delay the processing, and we will have to return it to you.

Personal details	<input type="checkbox"/>	Tax year box completed	<input type="checkbox"/>
Existing plan/account number (if applicable)	<input type="checkbox"/>	Declaration signed and dated	<input type="checkbox"/>
Investment details	<input type="checkbox"/>	Cheque enclosed or Direct Debit details completed	<input type="checkbox"/>
Income Payments (direct credit completed)	<input type="checkbox"/>	Transfer form (if applicable)	<input type="checkbox"/>



# Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form, including official use box, and send it to:

Royal Bank of Scotland Collective Investment Funds Limited  
PO Box 9908  
Chelmsford  
CM99 2AF

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager  
\_\_\_\_\_  
Bank/Building Society  
\_\_\_\_\_  
Address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode

Service User Number

Reference Number

FOR ROYAL BANK OF SCOTLAND COLLECTIVE INVESTMENT FUNDS LIMITED – OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society. This mandate is to be used for regular Direct Debit payment

Regular Direct Debits Only  
Direct Debit collection date (DD/MMM/YYYY)

### Instruction to your Bank or Building Society

Please pay Royal Bank of Scotland Collective Investment Funds Limited Direct Debits from the account detailed in this Instruction subject to safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Royal Bank of Scotland Collective Investment Funds Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

\_\_\_\_\_  
\_\_\_\_\_

Date (DD/MMM/YYYY)

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This Guarantee should be detached and retained by the payer.

### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to amount, date or frequency of your Direct Debit Royal Bank of Scotland Collective Investment Funds Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Royal Bank of Scotland Collective Investment Funds Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Royal Bank of Scotland Collective Investment Funds Limited or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Royal Bank of Scotland Collective Investment Funds Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.



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