



Sterling ISA Application form

Additional payments for existing customers
from 31 December 2012

Your application

You should only complete this form after you have reviewed the potential cost and charges you'll incur from making the investment. Please see the Sterling Charges Summary document for details.

Please make sure you complete all relevant sections and return your application to us at Sterling Centre, PO Box 1200, Bishops Cleeve, Cheltenham, Gloucestershire GL50 9UP. If your application is incomplete we will not be able to place the deal and may return it to you.

Data Protection

Sterling ISA Managers Limited is committed to ensuring that the way we collect, hold, use and share information about you complies fully with data protection legislation. Before completing this application you should read a copy of the Data Protection Statement included as an appendix to the terms and conditions, as this explains how your personal information will be used. If you don't have a copy or would like more information please ask your adviser.

New payments to accounts started before 15 January 2007 will have a minimum return on death for 10 years from the date of the first new payment made after 31 January 2010.

New payments to accounts started on or after 15 January 2007 have a minimum return on death for 10 years from the start of the account.

New payments to accounts started after 28 April 2011 will be provided with a Minimum Return Life Cover Plan (the Life Cover Plan) by Zurich Assurance Ltd. Subject to the terms and conditions of the Life Cover Plan, this may provide a life cover payment on death within 10 years of opening your account based on the value of your account.

Have you received a personal recommendation from your adviser to submit this application? Yes No

Personal details

Only complete this section if there is a change to your information

If personal details have changed please complete a new verification of identity certificate.

Existing Account

Please write your existing ISA number here. You will only need to complete the personal details if there is a change to your information.

Title

Forenames

Surname

Date of birth

Nationality

Male/Female

Daytime telephone

Mobile telephone

Evening telephone

Email address

Permanent residential address

Postcode

National Insurance number

If you do not have a National Insurance number, please tick this box

ISA payment details

It may take up to 6 weeks to collect your new payment by Direct Debit.

We cannot accept payments for the next tax year before 7 March of the current tax year.

If payment is received by BACS or CHAPS without a valid payment reference, the payment will be returned to the issuing bank.

If you are transferring and making monthly payments, please ensure payments to your existing ISA stop.

Refer to key features for investment and transfer limits.

Monthly payments

Monthly payment amount

If you are increasing your monthly payment please state the EXTRA amount you wish to invest each month

Please let us know when you would like payments to start

(Please note payments must be either the 2nd, 12th or 22nd of the month)

Lump sum payments

Lump sum payment for the current tax year

Lump sum payment for the next tax year

Total lump sum payment

Lump sum payment details

Please indicate how you want to make your lump sum payment.

Cheque

Please make cheques payable to Sterling ISA Managers Limited and write your name and address on the back of the cheque.

CHAPS

Your bank may charge you a fee for a CHAPS payment (sometimes called Telegraphic Transfer).

BACS

BACS may take 3 working days to reach the Sterling account.

If you are paying by CHAPS or BACS, you will need to contact Sterling on 0370 242 5597 for a payment reference.

Please confirm payment reference. This will ensure we can match up your payment with your application.

Transfer payments

The transfer is (please tick one):

My entire ISA holding

In respect of previous tax year contributions

In respect of current tax year contributions

If the transfer contains current tax year contributions, please confirm the amount contributed in the current tax year

Transfer approximate total value

Please complete one of the transfer authorities at the back of this application for each ISA you wish to transfer. We will contact each ISA manager to organise the transfer of your ISA funds. When we receive your ISA investment from the ISA manager we'll invest it in accordance with your instruction in the Sterling panel and/or Wider market funds sections.

If your ISA managers send us a further cheque after the transfer of your ISA investment and it is less than £50 we'll return it to the ISA manager. If it is £50 or more we'll invest it in your ISA with us.

Withdrawals and income distributions

Instructions given here will replace any previous instructions.

Please see the Sterling panel funds guide for details of the Sterling panel funds that distribute income and when they distribute.

If you do not wish to receive income, we will reinvest it into your account.

Regular withdrawals will be met by cashing in part of your account, normally on 10th of the month.

If you set up withdrawals from any protected profit funds without advice, we may ask you to complete an appropriateness test.

The maximum withdrawal is 7.5% of the investment, or 7.5% of the account value each year.

The minimum withdrawal is £50.

Any increase in withdrawals will occur on the anniversary of the first withdrawal after your request to automatically increase.

Bank details must be completed if you want withdrawals to be paid direct to your bank account.

Income distributions must be paid direct to your bank account.

If you wish to receive regular withdrawals or income distributions please complete the relevant sections on this page, otherwise turn to page 5 to tell us which funds you wish to invest in.

(A) Income distributions

(Not available if you are taking regular withdrawals).

If you wish to receive income distributions, please tick

Please complete **section C**. Distributions will be paid to you in March, June, September and December each year provided income has been generated.

(B) Withdrawals

(Not available if you are making monthly payments or taking income distributions).

(B1) How often do you want to receive a payment: (please tick)?

- every month
- every 3 months
- every 4 months
- every 6 months
- every 12 months

In which month would you like to receive your first payment?

Please complete **section B2** if you would like withdrawals as a percentage of the account value OR

Please complete **section B3** if you would like withdrawals as a set amount.

(B2) If you would like to take withdrawals as a percentage of the yearly account value, please complete the following:

From specific funds Complete **section C**, then select the funds on **page 5**.

OR

From all funds Level of yearly withdrawals (max 7.5% of account value) %
on the account
Now complete **section C**.
(proportionately)

(B3) If you would like to take each withdrawal as a set amount, please complete all of this section:

From specific funds Complete **section C**, then select the funds on **page 5**.

OR

From all funds Amount of each withdrawal (yearly max 7.5% of investment) £
on the account
Now complete **section C**.
(proportionately)

AND

Do you wish to automatically increase your withdrawals each year? Yes No

(Only available if withdrawals are taken as a set amount)

If yes – how do you want your withdrawals to increase?

In line with AWE in line with RPI by a set percentage of % (min 1%, max 10%)

Now complete **section C**.

(C) Bank details

(To be completed if you wish to receive regular withdrawals or income distributions).

Withdrawals or income distributions to be paid direct to the following bank or building society account:

Name of account holder

Name of bank or building society

Branch name and address

Postcode

Sort Code - -

Account number Roll number

A 'Confirmation of verification of identity' certificate will need to be completed if the bank or building society account holder is not an applicant.

Special instructions

Please tick this box if you would like this investment to be split proportionately across your current fund selection.

Please tick this box if you would like this investment in the same funds and with the same fund split as your latest investment.

Please tick this box if you would like this investment in the same funds and with the same fund split as your current regular investment strategy.

If you have not ticked any of the options above please list below the funds and percentages for this investment.

Sterling panel funds								
<p>Please write the fund name and associated code clearly and in full.</p> <p>If you're making investments to any protected profit funds without advice, we may ask you to complete an appropriateness test.</p> <p>The minimum investment into any fund is 1%. You can invest in up to 100 different funds (including wider market funds).</p> <p>You can choose different funds for your lump sum payments and monthly payments.</p> <p>The investment objective of each Sterling panel fund is explained in the Sterling panel funds guide.</p> <p>If you do not select an option or if any of the funds you select are no longer available for new investment, we will request an alternative before applying the payment to your account.</p>	<p>Investment amounts must be stated as whole percentages. Please ensure that total investments add up to 100% (including wider market funds).</p>						<p>Withdrawals</p>	
	Fund code	Fund name	Investment			Amount per withdrawal	% of fund value	
			Lump sum	Monthly	Transfer			
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	
			%	%	%	£	%	

Wider market funds

We will assume the same fund split as your last investment if no fund selection is made.

Please write the fund name and associated code clearly and in full.

A valid SEDOL number is required in all cases.

'SEDOL code' is the unique identifying code given to each fund. Please refer to the Sterling charges summary for details.

Investment amounts must be stated as whole percentages.
Please ensure that total investments add up to 100% (including Sterling panel funds).

SEDOL code	Fund name	Investment			Withdrawals	
		Lump sum	Monthly	Transfer	Amount per withdrawal	% of fund value
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%

Declaration

A copy of this application is available on request.

Our address is on page 2 of this application form or you can call us on 0370 242 5597.

For investments made by an attorney, a certified copy of the power of attorney must be provided.

The Sterling ISA terms and conditions are the standard terms and conditions upon which we intend to rely. It is important that you read the terms and conditions carefully before agreeing to be bound by them.

If you don't understand any point, please ask for further information before you sign the application form.

It is important that you read the terms and conditions of the Life Cover Plan carefully before agreeing to be bound by them. If you do not understand any point, please ask for further information before you sign the application form.

Sterling ISA Managers Limited must ask to see the document authorising any person to act on behalf of the investor.

Please read the data protection statement included as an appendix to the terms and conditions carefully.

If you do not understand any of the information in the statement please ask for more information before signing the declaration.

Data Protection

I confirm I have received the Sterling ISA terms and conditions. I have read the Data Protection Statement that is appended to those terms and conditions which explains how Sterling ISA Managers Limited and Zurich Assurance Ltd will look after my details and I agree to:

- My personal information being used in the way described.
- Sterling ISA Managers Limited, Zurich Assurance Ltd, their agents and Zurich Group companies using my information for setting up, processing and administering my Sterling ISA and Minimum Return Life Cover Plan (the "Life Cover Plan"). Zurich Group means Zurich Insurance Group Ltd and its subsidiaries.

In order for Sterling to meet its legal obligations, we need to undertake a search with a credit reference agency for the purposes of verifying your identity. The credit reference agency will check the details you supply against any particulars on any database (public or otherwise) to which they have access. A record of the search will be retained by the credit reference agency. The credit reference agency will use these details in the future to assist other companies for verification purposes. Sterling will not be able to provide services in the absence of this verification taking place.

I am aware that details of this application will, for administrative purposes, be passed to associated companies within the Zurich Group and to third parties who may carry out work on behalf of Sterling ISA Managers Limited and Zurich Assurance Ltd.

ISA

I have completed this ISA declaration as part of my application for the Sterling ISA.

I/We have reviewed the Sterling charges information document providing projected costs and charges associated with making this investment.

I agree that the contract for the provision of the ISA will be governed by the following documents:

- This ISA declaration.
- The ISA schedule and the terms and conditions.

I am aware that when this ISA declaration has been completed, it will be posted to Sterling ISA Managers Limited along with any other documents relevant to this application.

Sterling ISA Managers Limited will write to tell me (either directly or through my adviser) when the ISA is in force. I accept that Sterling ISA Managers Limited may decline this application without giving a reason. I am aware that on commencement of the contract I will receive a cancellation notice, which gives me the right to cancel the contract within 30 days of the receipt of the notice if I wish to do this. I am aware that if I cancel the contract within the cancellation period, I may get back less than I invested.

I have been given the Sterling ISA terms and conditions and the key features. I am aware that these are important documents that explain the features benefits and limits of the contract between us. By signing this application form I agree to be bound by the terms and conditions applying to the Sterling ISA and will promptly inform you of any changes in my circumstances.

If the investment is being made in respect of the next tax year I am aware that, until my subscription for the tax year specified below is invested in the Sterling ISA, it will be held in a separate client money account in accordance with the FCA's Client Asset Rules and my ISA terms and conditions.

If my Sterling ISA application is accepted by Sterling ISA Managers Limited and a new ISA is opened, I authorise Zurich Assurance Ltd to issue me a Life Cover Plan. I have received the Life Cover Plan terms and conditions and agree to be bound by them.

I declare that:

- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA, a stocks and shares ISA, and an innovative finance ISA in the same tax year;
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA, and
- 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 Sterling ISA Managers Limited if I cease to be so resident or to perform such duties or be married to, or be in a civil partnership with, a person who performs such duties.
- I am not a US national for US Federal income tax purposes.

I authorise Sterling ISA Managers 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; and
- to make on my behalf any claims to tax relief in respect of ISA investments; and
- on my written request, transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash; and
- to deduct from my ISA all fees and other sums in accordance with the Sterling ISA terms and conditions
- to share details about me and my Sterling ISA with Zurich Assurance Ltd, as required, to allow Zurich Assurance Ltd to provide the Life Cover Plan linked to my Sterling ISA and issue payment of any life cover benefit that may fall due.

I declare that the information provided in this application is correct to the best of my knowledge and belief.

And if the investment is being made on behalf of a donor of a power of attorney:

I confirm that I am acting on behalf of the donor of a power of attorney and for the donor's own benefit in my capacity as an attorney as the donor is either physically or mentally incapable of acting for themselves, and to the best of my knowledge and belief the power of attorney is still valid and has not been revoked.

I apply to subscribe for a Sterling stocks and shares ISA for tax year /

Signed

Date

Additional declaration if you wish to subscribe for the next tax year AS WELL AS the current tax year (only available if subscriptions are made on or after 7 March)

Only complete this section if you wish to make an investment for the next tax year as well as for the current tax year.

I have read the declaration in the above section and agree that the declaration will also apply for the next tax year.

I understand that, until my subscription for the next tax year / is invested in the Sterling stocks and shares ISA, it will be held in a separate client money account in accordance with the FCA's Client Asset Rules and the terms and conditions applying to the Sterling stocks and shares ISA.

Signed

Date

Financial adviser authority

This Financial Adviser Authority is for this Sterling account only. A separate authority is required in respect of each account.

I hereby authorise the Financial Adviser Firm detailed below to act on my behalf in relation to the matters indicated below and to provide information and/or instructions to Sterling ISA Managers Limited.

I request Sterling ISA Managers Limited to act on any such information and/or instructions.

I am aware that this authority can be withdrawn at any time by written notification to Sterling ISA Managers Limited, PO Box 1200, Bishops Cleeve, Cheltenham, Gloucestershire, GL50 9UP and that until such notification is received Sterling ISA Managers Limited is entitled to rely on this authority and act on any information/instructions received from the Financial Adviser Firm (as detailed below) as if it/they were given directly by me.

By signing this authority you authorise Sterling ISA Managers Limited to accept instructions relating to any of the following (if Sterling ISA Managers Limited amend this list you may need to sign a new authority):

- Commence, change and/or stop regular withdrawals or income distributions from the ISA
- Change details of the bank account into which regular withdrawals or income distributions are paid
- Initiate partial or full encashment
- Redirect monthly contributions
- Fund(s) switch

Please note:

- Your adviser will be required to submit a separate fund switch instruction for each account.
- Sterling ISA Managers Limited will not carry out any fund switch instruction that is incomplete or unclear.

Funds can only be switched on a Business Day. Switches will take place usually within 2 Business Days after receipt of the instructions. 'Business Day' is defined in the plan's Terms and Conditions.

First applicant name

First applicant signature

Date

The Financial Adviser Firm:

Hereby confirms that it will act only in accordance with appropriate instructions from the legal owner of the account, after ensuring the owner has received the Key Features document and the Terms and Conditions, in accordance with the permissions and authority granted by the Financial Services and Markets Act 2000 or any replacement legislation.

Financial Adviser Firm name

Financial Adviser Firm address

Financial Adviser name

Financial Adviser signature
(On behalf of Adviser Firm)

Sterling Agency Code

*Note to Adviser:
A separate switch instruction will be required for each account.*

This section to be completed by the adviser

Adviser details

Adviser details

Your name	<input type="text"/>
Adviser firm	<input type="text"/>
FCA code	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
Telephone	<input type="text"/>
E-mail address	<input type="text"/>
Mobile telephone	<input type="text"/>
Your Sterling account number	<input type="text"/>

I confirm this business has been solicited, sold, signed and completed in the UK and that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

Signed

Date

Confirmation of verification of identity certificate

Please complete the certificate and complete a separate certificate for all parties to the contract (for example, joint applicants, trustees, settlors, deputies, attorneys acting under power of attorney and third parties where you have been required to undertake identification).

* Delete as applicable. Beneficial owners must also be identified if different from the applicants.

Please tick the standard evidence box if the case is a face to face sale to a UK resident. Otherwise, the exceeds standards box should be ticked and supporting documentation sent in.

Note this certificate must be signed by an officer of the Introducer Firm, who is authorised to confirm the accuracy and effectiveness of the firm's customer identification verification records, to which this certificate relates.

We cannot accept photocopies of completed certificates.

To be completed by an FCA Regulated or EU Regulated Introducer

Name of applicant*/Trustee*/Third party*/ Attorney*/Deputy* (in full)	
Title	Forenames
Surname	
Address	
Postcode	

Telephone number																				
Date of birth																				
Nationality																				
Plan number to which this certificate relates:																				
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Previous address if moved in last three months
Postcode

I/We certify that:

- (a) the information above was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer: *(tick one only)*

- meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; or
- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

This certificate cannot be used to verify the identity of any customer that falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
- those who have been subject to simplified due diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the 'Source of funds' as evidence.

If you have not verified the identity of the applicant please give reasons below:

Adviser name, address and telephone number
Postcode
Telephone number

Adviser code

Financial Services Register number

Name of person completing this certificate
--

Job title

Signature

Date

ISA transfer authority

If you want to transfer another ISA please complete a photocopy of this transfer authority.

My details

Title	Forenames
Surname	

Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
National Insurance number							
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Permanent residential address

Postcode

Contact number

ISA Details

I apply to transfer my existing ISA from

Name of existing ISA manager

Address

Postcode

ISA to be transferred (reference number)

Type of ISA to be transferred (please tick one) Stocks & shares ISA OR Cash ISA

1. Do you want to close your ISA and transfer the full balance (including interest)?
(if requesting a partial transfer, please check with your existing ISA manager) Yes No
2. Have you subscribed to your ISA in the current tax year? Yes No

(if you answered YES to Q1, please ignore Q3 & Q4)

3. If Q2 is yes, do you want to transfer current tax year subscriptions?
(only whole transfers of current tax year subscriptions can be accepted) Yes No

4. How much of your ISA do you want to transfer? £
- OR If you want to transfer current tax year subscriptions only tick here

Customer transfer authority

I authorise my existing ISA Manager (as specified above) to transfer the ISA (account number above) to Sterling ISA Managers Limited. I authorise my existing ISA Manager to provide Sterling ISA Managers Limited with any information, written or non-written, concerning the cash or stocks & shares ISA and to accept any instructions from them relating to the cash or stocks & shares ISA being transferred.

Where a period of notice is required for closure/part transfer of the existing cash or stocks & shares ISA, I give my consent to either (please tick as appropriate):

1. serve the full notice period before this instruction can be processed;

OR

2. proceed immediately with the transfer and bearing any consequential penalty which may be applied.

Signature

Date

Sterling ISA Managers Limited – Transfer Acceptance

Sterling ISA Managers Limited are willing to accept this investor's ISA funds, subject to HMRC rules (the ISA Regulations). We deem the date shown below to be the transfer date of this ISA.

Date

Sterling ISA Managers Limited, PO Box 1200, Bishops Cleeve, Cheltenham, Gloucestershire GL50 9UP.
Telephone 0370 242 5597

Please complete the direct debit if you are making monthly payments



Instruction to your bank or building society to pay by direct debit

Please fill in the whole form, including the 'OFFICIAL USE ONLY' box using a ball point pen and send it to:

Sterling ISA Managers Limited,
 PO Box 1200,
 Bishops Cleeve,
 Cheltenham,
 Gloucestershire
 GL50 9UP.

Service user number

8	3	6	4	2	0
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FOR Sterling ISA Managers Limited OFFICIAL USE ONLY

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

Please indicate which day of the month the direct debit should normally be collected from your account:

2nd 12th 22nd

If not completed, we will assume the 2nd.

Name(s) of account holder(s)

.....

Bank/building society account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Branch sort code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
.....	
Postcode	

Instruction to your bank or building society

Please pay Sterling ISA Managers Limited 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 Sterling ISA Managers Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

.....

Date

.....

Reference (Sterling account number)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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 the amount, date or frequency of your direct debit, Sterling ISA Managers Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Sterling ISA Managers 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 Sterling ISA Managers 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 Sterling ISA Managers 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.

Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.