

Useful guidance

If you are wanting to transfer existing cash ISAs to a **first direct** Cash ISA please complete sections 1 and 2.
 If you are wanting to transfer existing stocks and shares ISAs to a **first direct** Cash ISA please complete sections 1 and 3.
 If you are wanting to transfer both existing cash ISAs and stocks and shares ISAs to a **first direct** Cash ISA please complete sections 1, 2 and 3.

firstdirect.com
03 456 100 100

By signing this Agreement, you understand we will use your information as set out in the Privacy Notice which can be found at firstdirect.com/privacy

1. Transfer Request

Personal details

It is important that you complete this form to enable us to process your application. Please complete in black ink and use **BLOCK CAPITALS**. In other cases please tick clearly the boxes required. If you need any assistance with the completion of your application call on **03 456 100 100†**. Please note that the use of liquid paper could invalidate this application form (**please initial all alterations**).

Title Surname

Forename(s)

Full permanent address

Postcode

Date of birth

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A temporary National Insurance Number may be issued, for example where yours has been lost, or if you have recently returned from a period abroad. These are usually issued in the format TN999999M or 99Y99999. If you have a temporary National Insurance Number, please complete this form as if you do not have a National Insurance Number.

Do you have a National Insurance Number? Yes No

If 'yes' please enter it here:

eg

A	A	1	2	3	4	5	6	A
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You should be able to find your National Insurance Number on a payslip, form P45 or P60, a letter from HM Revenue & Customs or a letter from the DWP.

Have you subscribed this tax year, into the ISA you are transferring? Yes No

Power of Attorney

If you are not the applicant, but are signing on behalf of the applicant, please enter your name in the box below and describe the legal capacity in which you are signing this form.

Name

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

Mental incapacity Physical incapacity

Legal Capacity

- Authorised in England and Wales under a Lasting Power of Attorney registered with the Office of the Public Guardian
- Authorised in England and Wales under an Enduring Power of Attorney made prior to 1 October 2007 (where the applicant is mentally incapacitated, this is registered with the Court of Protection)
- Appointed as a deputy by the Court of Protection
- Authorised in Northern Ireland under an Enduring Power of Attorney - where the applicant is mentally incapacitated it must be registered with the High Court (Office of Care and Protection)
- Authorised in Scotland under a Continuing Power of Attorney registered with the Office of Public Guardian Scotland
- Authorised in Scotland under an Intervention Order issued by the Office of Public Guardian Scotland
- Authorised in Scotland under a Guardianship Order
- Authorised under a General Power of Attorney where the applicant is a member of the armed forces on active service in a war zone
- Authorised under a General Power of Attorney (for applicants to transfer in only)
- Authorised in England and Wales under a General or Ordinary Power of Attorney (where the applicant is physically incapacitated)
- Authorised in England and Wales under an Enduring Power of Attorney made prior to 1 October 2007 (where the applicant is physically incapacitated, this is not registered with the Court of Protection)
- Authorised in Northern Ireland under an Ordinary Power of Attorney (where the applicant is physically incapacitated)

Declaration and Agreement

I declare that:

I apply to transfer my existing ISA as detailed in this application to the **first direct** Cash ISA.

- I am 18 years of age or over
- I have read and understood the cash ISA brochure and agree to the Cash ISA Terms and Conditions of which I have received a copy
- any information provided in respect of this application has been completed to the best of my knowledge and belief and I will notify **first direct** without delay of any changes in my circumstances affecting any of the information given in this application. Where information I have provided relates to other people, I declare I am authorised by them to disclose that information and to accept the terms and conditions on their behalf
- I have received a copy of the UK Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

I authorise **first direct**:

- to hold my cash subscription and any interest earned by those subscriptions
- to make on my behalf, any claims to relief from tax in respect of ISA investments.

Signed _____

Date _____



Your Information

We may share information with credit reference agencies (CRAs) to verify your identity and suitability for an account, using information from the Electoral Register and other public sources. If you apply for a current account or credit, we may use details of your credit history to assess your ability to meet your financial commitments.

If your application is for a current account or credit, the CRAs will record details which will form part of your credit history whether or not you proceed with your application and if you make several applications within a short period of time, this may temporarily affect your ability to obtain credit. Where you have agreed, we may share details of how you manage any current accounts or borrowing from us with CRAs.

If we make demand for repayment following default and you fail to repay the sum due in full or to make and keep to acceptable proposals for repayment within 28 days, we may (in the absence of any genuine dispute about the amount owed) register the default with the CRAs which may affect your ability to obtain further credit.

If you make a joint application for a current account or credit, an 'association' linking your financial records with those of your fellow applicant(s) will be credited by the CRAs. The credit history of your 'associates' may be taken into consideration in any future application for credit. The 'association' will continue to link your credit histories unless and until you successfully file a 'notice of disassociation' with the CRAs.

Crime Prevention and Debt Recovery

To prevent crime, verify your identity, recover debt and to meet our legal obligations, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group and where appropriate, with fraud prevention, law enforcement, debt recovery agencies and other organisations including other lenders.

If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Data Processing

The HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group for credit assessment, customer service, market research, insurance, audit and administrative purposes. This may include information provided by you, or someone acting on your behalf. Where appropriate (for example if you have relationships with other HSBC Group companies in other countries), this information may be shared with HSBC Group companies outside the UK.

We may use other HSBC Group companies and/or third parties to provide services on our behalf which may include the processing of information about you.

Whether it is processed in the UK or overseas, in accordance with Data Privacy Laws, your information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to.

Information may also be processed for the purposes of complying with applicable laws, including anti-money laundering and anti-terrorism laws and regulations and fighting crime and terrorism. This may require the disclosure of information to a UK or overseas governmental or regulatory authorities or to any other person we reasonably think necessary for these purposes.

Information about products, services and promotions

The HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group, to give you information about products, services (including mortgages) and promotions available from HSBC Group companies and those of selected third parties which may interest you by post, telephone, electronic and other means.

The HSBC Group may also exchange, analyse and use relevant information about you in the way described above to ensure that promotional content displayed to you on screen when you log on to HSBC Group websites is more likely to be relevant and of interest.

If you do not want us to contact you about such products and services or use what we know about you to help decide what we display to you on our websites, please let us know.

By completing this application you will be allowing the use of your information for this **unless** you tick the appropriate box(es) below to indicate that you do not wish to receive such information;

Post email Phone Mobile message Secure e-message

By signing this Agreement, you understand we will use your information as set out in the Privacy Notice which can be found at firstdirect.com/privacy

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) you'll find more details on the FSCS website FSCS.org.uk or by calling the FSCS on 020 7741 4100 or 0800 678 1100. Please note *only* compensation related queries should be directed to the FSCS.

†Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL video relay service visit firstdirect.com/contact-us

Because we want to make sure we're doing a good job, calls may be monitored and/or recorded, we hope you don't mind.

2. ISA Transfer Authority Form

first direct

Complete only for the transfer of cash ISAs

firstdirect.com
03 456 100 100

Your Information

Title Surname

Forename(s)

Full permanent address

Postcode

Date of birth

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 National Insurance Number: eg

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Details about the cash ISA you want to transfer

Name of existing ISA manager:
(eg Bank or Building Society)

ISA Sort Code:

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 ISA Account Number:

or

ISA Roll Number/Reference (if applicable):

The ISA Regulations state that current tax year subscriptions to a cash ISA must be transferred as a whole. Partial transfers of current tax year subscriptions to a cash ISA are not allowed.

Do you want to transfer current tax year subscriptions to **first direct**?
(Funds added to the ISA you are transferring since 6th April) Yes No

If you ticked 'Yes' please confirm how much you have subscribed this tax year? £ p

Do you want to transfer previous years' subscriptions? Yes No

Do you want to transfer the full amount of previous years' subscriptions? Yes No

If you ticked 'No' please confirm the amount to be transferred £ p

Your Transfer Authority (please sign and date)

I authorise my existing ISA Manager (as specified above) to transfer the ISA (account number above) to **first direct**. I authorise my existing ISA Manager to provide **first direct** with any information, written or verbal, concerning the cash ISA and to accept any instructions from them relating to the cash ISA being transferred.

Where a period of notice is required for closure/part closure of the existing cash ISA, I give my consent to either:
[ISA investor to tick as appropriate]

- Serve the full notice period before this instruction can be processed.
- Proceed immediately with the transfer bearing any consequential penalty which may be applied.

Signed _____ Date _____

Transfer acceptance (to be completed by new ISA Manager)

In circumstances where the funds to be transferred are not cash deposits, please notify us as we will not be able to accept the transfer. Otherwise we, **first direct** are willing to accept this investor's cash ISA funds, subject to HMRC rules (the ISA Regulations) and as long as the following conditions are met.

- We must receive the transfer proceeds no later than

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

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

Date:

d	d	m	m	y	y	y	y
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 Name of new provider:

Name and address: **first direct**, 40 Wakefield Road, Leeds LS98 1FD

Member  Group

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3. ISA Transfer Authority Form



Complete only for the transfer of Stocks and Shares ISAs

firstdirect.com
03 456 100 100

Your Information

Title Surname

Forename(s)

Full permanent address

Postcode

Date of birth

d	d	m	m	y	y	y	y
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 National Insurance Number:

eg

A	A	1	2	3	4	5	6	A
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Details about the Stocks and Shares ISA you want to transfer

Name of existing ISA provider:

Address of existing ISA provider:

ISA Number/Reference:

Please note

- some stocks and shares ISA products do not allow only part of an ISA to be transferred, or may place conditions on how such a transfer is undertaken, eg when deciding which investments are sold to facilitate the transfer
- your existing ISA provider may need you to give them specific information before the transfer can go ahead
- there may be outstanding fees to pay before the transfer goes ahead.

If you are not sure what conditions apply please check with your existing stocks and shares ISA provider before completing this form.

Q1 Do you want to transfer all or part of this stocks and shares ISA? tick here All Part

If you answered 'All' to Q1 this will result in all investments currently held being sold. The sale proceeds, together with any uninvested cash currently held in the ISA, will be transferred to your new provider in its entirety.

Q2 Have you subscribed to this stocks and shares ISA in the current tax year? Yes No

If you answered 'All' to Q1, please go directly to the **Transfer Authority** section below.

If you answered 'Part' to Q1, please answer questions 3-5 below.

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, tick here

OR If you only want to transfer all of your subscriptions from previous tax years, 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 subs if you answered Yes to Q3 tick here and provide sales instructions by answering Q5.

Q5 Stocks, Shares and/or Funds that you wish to sell

Please check your selection is permitted by your existing stocks and shares ISA provider prior to 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. Alternatively, you may provide this information by supplying a separate list, eg by annotating a valuation statement from your provider.

Description of Investment	Investment Indicator eg ISIN, Sedol, Cuip etc (if known)	Number or Value of Stocks, Shares, Units or specify 'A' to sell the entire holding

Q5b Stocks, Shares and/or Funds that you wish to sell

Please say how much of your uninvested cash balance in your stocks and shares ISA you want to transfer £ , , .

OR If you want to transfer all of your uninvested cash balance, tick here

Your Transfer Authority (please sign and date)

I authorise my existing ISA provider as specified above to transfer the ISA (account number above) to my new Cash ISA provider.

I authorise my existing ISA provider to provide my new Cash ISA provider with any information, written or non-written, concerning the stocks and shares ISA and to accept any instruction from them relating to the stocks and shares ISA being transferred.

Where I must give notice to close or transfer part of the existing stocks and shares ISA, or the existing stocks and shares 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, or charges that may be applied.

Signed _____

Date _____

Transfer acceptance (to be completed by new ISA manager)

We 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
- 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 do not accept residual income payments
- OR
- we must receive all residual income payments no later than . 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.

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

Date:

Name of new ISA provider:

Name and address: **first direct**, 40 Wakefield Road, Leeds LS98 1FD