

The **co-operative** investments
good with money

Stocks & Shares Individual Savings Account

2008/2009 application form

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This side must be kept by the customer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, CIS Policyholder Services Limited will notify you 7 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by CIS Policyholder Services Limited or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print or Braille.

The Co-operative Investments is a brand name used by CIS Policyholder Services Limited.

CIS Policyholder Services Limited is authorised and regulated by the Financial Services Authority. Registered Office: Miller Street, Manchester M60 0AL. Registered in England and Wales number 3390839.

Co-operative Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number IP29379R.

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers.

Call charges from other companies may vary and you may want to check this with your service provider.

Existing account no.

The **co-operative**
investments

Agency no.



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Personal details

Title First names Surname

Day Month Year
Date of birth Sex Male Female

Do you have a National Insurance number? Tick one box Yes No

You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, a letter from the DWP, or pension order book.

If yes, you must enter it here

Daytime telephone number (including STD)

Evening telephone number (including STD) Postcode

Memorable name to help with telephone identification

Investment details

I apply to subscribe for a Stocks & Shares ISA for the tax year 2008/2009 and each subsequent tax year until further notice comprising the investment(s) set out below:

Stocks and shares	Lump sum	Monthly subscriptions	Income payment
CIS UK Growth Trust	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
CIS UK Income with Growth Trust	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
CIS Sustainable Leaders Trust	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
CIS European Growth Trust	£ <input type="text"/>	£ <input type="text"/>	Income will be automatically reinvested for the European Growth Trust and the US Growth Trust.
CIS US Growth Trust	£ <input type="text"/>	£ <input type="text"/>	
CIS Corporate Bond Income Trust	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>
	Maximum lump sum contribution is £7,200	Maximum monthly subscription is £600	Income payments will be reinvested unless you tick the 'income payment' box/es to receive income.
Total investment	£ <input type="text"/>	£ <input type="text"/>	


Please see The Co-operative Investments ISA Terms and Conditions for full details of the ISA subscription limits

Effective start date for monthly subscription Month Year

MKT.1398_WEB

Instruction to your bank/building society to pay by Direct Debits

To: The Manager Bank/building society



Originator's identification number 9 7 2 6 1 6

Reference number

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Signature(s)

Date

Instruction to your bank or building society
Please pay CIS Policyholder Services 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 CIS Policyholder Services Limited and, if so, details will be passed electronically to my bank/building society.

Declaration

I apply to invest with and through CIS Policyholder Services Limited (the Manager) in accordance with this application.

I authorise the Manager:

- where appropriate, to collect the Direct Debit subscriptions, details of which are set out on the application form
- to hold my cash subscriptions, 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:

- all subscriptions made, and to be made, to The Co-operative Investments ISA belong to me
- I am 18 years of age or over
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and 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 the Manager if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties
- I have not subscribed and will not subscribe more than £7,200 in total to a cash ISA and a stocks and shares 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
- the information contained in this application form is correct to the best of my knowledge and belief and I will inform the Manager of any change affecting the information I have given

- I have received the Simplified Prospectus documents for The Co-operative Investments ISA and the investments for which I am applying
- I am aware that CIS Policyholder Services Limited maintains a client money bank account with The Co-operative Bank p.l.c. which is part of the same group of companies as CIS Policyholder Services Limited. I consent to my money being held temporarily as client money in this account whilst my instructions are processed
- I have received and I agree to The Co-operative Investments ISA Terms and Conditions.

It is important that you read carefully the condition headed 'using and sharing your information' in the terms and conditions of your account. This explains how we will use your information.

If payment is made other than by a Direct Debit or cheque drawn on an account in your own name, then before processing your application it may be necessary for us to verify your identity. This process involves checking the details you supply against those held on a number of specific databases Experian – the credit reference agency – has access to, for example information from the Electoral Register and fraud prevention agencies. Scoring methods will be used in the verification process as this gives a more thorough check of the available data. A record of this process will be kept that may be used to help other companies verify your identity. We may also pass information to organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you supply false or inaccurate information and we suspect fraud, we will record this and share this information with other organisations. By signing this form you consent to us performing this check.

Signature

Date

 **Keeping you informed:** As already referred to in the conditions of your account(s), we, the group and any other organisations

whom we feel appropriate would like to tell you by letter, telephone, fax, (including automated dialling), e-mail, SMS (short message service), or any other means of communication, about products and services which we believe would be of interest to you and which are offered by us, the group and other carefully selected organisations or companies. If you do not wish to receive information about the financial products of Co-operative Insurance Society Limited and its subsidiary companies or the other products and services provided by The Co-operative family of businesses, write to: Compliance Department, The Co-operative Investments, Miller Street, Manchester M60 0AL or telephone our Customer Contact Centre on **08457 46 46 46**.

A copy of this completed application form and a further copy of The Co-operative Investments ISA Terms and Conditions are available on request.