



# E-Cash ISA

An online cash ISA  
to maximise your  
tax breaks



# Who are we?

Scottish Widows Bank opened for business in 1995 and is part of the Lloyds Banking Group. The Bank aims to provide quality financial products with excellent customer service through telephone, postal or online banking.

## Key features

Operated by Internet Banking.

Key Features include:

- Tax free savings at a consistently competitive rate of interest.
- Minimum balance only £10.
- The cash ISA limit is £5,100 for all investors aged 16 and over for the 2010/11 tax year.
- We can accept inward transfer of cash ISAs, previously known as mini cash ISAs, from other financial institutions, please consult us for further information.
- The rate will be no less than 0.25 % below the Bank of England Base Rate until 31 December 2012.
- No hidden costs or charges.

## Structure and Limits

- ISA savers will be able to invest in two separate ISAs each tax year; a cash ISA and a stocks and shares ISA.
- From 6 April 2010 the annual ISA investment allowance is £10,200. Up to £5,100 of that allowance can be saved in a cash ISA with one provider. The remainder of the £10,200 can be invested in stocks and shares with either the same or a different provider.
- If you require further information about ISAs please contact your nearest HM Revenue and Customs Office or their website at [www.hmrc.gov.uk/isa](http://www.hmrc.gov.uk/isa)

## Opening the account

- Simply complete the application form and Direct Debit mandate and send this to us with your personal cheque deposit. Third party cheques are not permitted. **If you are making your initial deposit by Direct Debit, we require identification in the form of an original bank statement, cancelled cheque or pre-printed pay-in slip from a UK bank or building society current account on which you are named. (The details provided should also match section 6 of the application form.)**

Once your account is open we will send you log-in details for our Internet Banking service. The E-Cash ISA is managed using Internet Banking, although you may also need to contact us by telephone or post if you need to advise of anything that can't be done online.

- You will receive a statement annually on the anniversary of your account opening. You can however, view your last twelve months transaction history online at anytime.

## Competitive interest rates

We will always try to keep our interest rates competitive. Detailed rate information can be obtained 24 hours a day by logging into your Internet Banking account.

## Interest payment options

Interest can be credited to your account with us or to your designated account with any other bank or building society according to your instructions. Interest can be applied annually on 1 April, or twice yearly on 1 April and 1 October.

## If introduced by a Financial Adviser the following disclosure applies

A feature of our E-Cash ISA is that we will advise your Financial Adviser of your account balance on request. By completing the Financial Adviser details and signing the declaration in the application form you will be agreeing to this. Your Financial Adviser will not be able to make withdrawals from or deposits to your account under this arrangement and will not be able to change any account details.

If this arrangement changes and you no longer wish us to do this please confirm to us in writing.

Your Financial Adviser will receive 0.2% commission annually based on the average balance of your account. This will be paid quarterly in January, April, July and October.

By Financial Adviser, we mean the firm that your individual adviser represents.

# Internet Banking

Our Internet Banking service offers a convenient way for you to manage your account online.

Please note, Internet Banking cannot be accessed or operated by Power of Attorneys or Third Party Mandate Holders.

All change of account details need to be made in writing and have to be accompanied by the relevant identification.

## Deposits

Initial deposits should be made to us by:

- Cheque drawn on an account held in your name. Building Society cheques must be verified to confirm they are from an account held in your name. Please arrange for the issuing branch to stamp and sign the reverse of the cheque and add your name, sort-code, account number and roll number (if applicable). **Third party cheques are not permitted.**

As set out in the Terms and Conditions you may Deposit additional funds with us by:

- Regular or one-off transfers from your nominated bank or building society account via Internet Banking.

Completion of the Direct Debit mandate gives you the ability to place additional funds in your account from time to time. Provided cleared funds are available in your pre-advised account, we can collect these by Direct Debit with no further action required on your part. Regular monthly transfers of additional funds can also be arranged.

**Please note that we can only accept funds transferred as above. Inward transfer of credits through the bank's money transmission system, e.g. bank giro credit, standing order or dividend mandate, is not possible as there can be identification difficulties and delays without our control. Payments made in this way may be returned automatically.**

Please contact us for exact requirements before arranging to send funds by CHAPS.

## Withdrawals

For your security, payments from your account will be paid by electronic funds transfer direct to your pre-advised bank or building society current account.

**Instructions to pay money to a third party will not be accepted.** For ease of reference we have summarised the terms of withdrawal as follows:

- Withdrawals are made via Internet Banking.
- Minimum transfer is £10.
- Provided three business days' notice can be given, transfers from accounts will be made free of charge.
- Same day transfer on the day of instruction can be arranged if received by 2pm subject to an administration charge.

## Direct Debits

To place additional funds with us on an occasional or regular basis through Internet Banking you must complete the Direct Debit mandate. We will only ever request Direct Debit payments on your instruction.

# Terms and Conditions

Our agreement with you is made up of these terms and conditions that apply to any E-Cash ISA account (**'the account'**) which the account holder (**'you'**) holds with Scottish Widows Bank plc (**'us'**) and our interest rates sheet for your E-Cash ISA account.

You can ask us for a copy of this agreement and our interest rate sheet at any time.

These accounts are available to people aged 16 and over.

Scottish Widows Bank Plc's registered office is PO Box 12757, 67 Morrison Street, Edinburgh, EH3 8YJ. We are registered in Scotland and our company registration number is No.154554. We are authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 201601. The main business of Scottish Widows Bank is arranging, entering into and administering mortgages and accepting deposits.

## Our contact details

Our staff are available to deal with your requirements between 8am and 6pm weekdays (from 10am Wednesdays).

You can contact us by calling:

**0845 845 0829** (Calls at local rates).

If calling from overseas telephone:

0044 131 655 2000.

You can write to us at:

PO Box 12757  
67 Morrison Street  
Edinburgh  
EH3 8YJ

Our website is [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk)

## Defined Terms

In these conditions, the following terms have the meanings shown beside them:

**'Annual Equivalent Rate'** means the notional rate of interest which would be equal to the contractual rate of interest if it were paid and compounded on an annual basis;

**'Bank of England Base Rate'** means the Bank of England's repo rate (commonly referred to as its base rate);

**'business day'** means Monday to Friday excluding bank holidays in England;

**'CHAPS transfer'** means a transfer of money using the Clearing House Automated Payment System. We will charge you a £25 administration fee to cover the cost of making this transfer;

**'cut-off time'** means the time on each business day such that instructions received after that time will not be treated as received until the next business day. The cut-off time is usually not before 6:00pm, although the cut-off time for CHAPS transfers is 2.00pm. Please ask if you would like to know the cut-off time for a particular transaction;

**'electronic transfer'** means a payment to or from your account made by any means other than cash or cheque. Examples include a direct debit; a CHAPS transfer; a transfer to or from another Scottish Widows Bank account and a transfer arranged by telephone;

**'Internet Banking'** means the service we provide enabling you to obtain information from us and give instructions to us by a computer, digital television, WAP phone or other means that we make available in future as described in the Internet Banking additional conditions;

**'Lloyds Banking Group'** means the group of companies which includes us and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com);

**'pre-advised account'** means the account in your name(s) with another United Kingdom bank (or building society) which you nominate as the account from which or to which electronic transfers may be made;

**'regulatory requirement'** is any law, regulation, code or industry guidance that applies to us;

**'Security Details'** can be processes or security procedures we ask you to follow or use, for example, a password or other information, security numbers, PIN numbers, or codes to make an instruction or confirm your identity;

## 1. Payment Services

- 1.1** Your payment instructions can be given to us (including withdrawal of consent) by:
- (a)** Internet Banking – you will need to register and provide security passwords for Internet Banking in order to carry out transactions online.
  - (b)** Telephone – we will require your security passwords to be confirmed prior to any transactions being carried out.
  - (c)** Via post – we will accept instructions by letter or postal instruction forms (these are available via our website or on request to the customer services line). Your instruction must be signed and will be checked against our records upon receipt of your request.
- 1.2** With regard to your payment instructions:
- (a)** Your instructions will not be effective until we receive them.
  - (b)** If you ask us to make a payment, we cannot change or cancel the payment instruction unless it is an instruction for a future date, in which case it can be stopped or recalled up to 6pm on the business day before the instruction is to be carried out.
  - (c)** Although some payments can be made on non-business days, the processing of these payments is not completed on our systems until the next business day.
- 1.3** When you request a direct debit transfer to your account or an electronic transfer to another account, you must give us the other account name, sort code, account number and any other details we ask you for such as the name of the person you are sending the payment to, so we can arrange or make the payment. You are responsible for checking that the details are correct. We will not be liable if an electronic transfer goes to the wrong person because you gave us the wrong details. If it does go to the wrong person because you gave us the wrong details, we will use reasonable efforts to recover the money and, if we manage to do so, we may charge you our reasonable costs.
- 1.4** When we contact you or you contact us we need to check your identity before you can give us instructions or we can disclose or discuss confidential information about your accounts. For this reason:
- (a)** you must sign instructions given on paper; and
  - (b)** if you are contacting us or giving us instructions by any other method (for example by telephone or internet) you must do so using the Security Details we have given to you or agreed with you personally.
- 1.5** As long as we have checked your identity in one of the ways set out above, we will assume that we are dealing with you.
- 1.6** You will not be able to give a payment instruction using your Security Details if we have stopped, or suspended, your ability to use them. We can do this if you tell us that someone else may be able to use, or has used, your security details (see condition 8.3) or if we reasonably consider it necessary for reasons relating to:
- (a)** the security of your Security Details; or
  - (b)** suspected unauthorised or fraudulent use of your Security Details.
- Unless the law prevents us from doing so or we believe it would undermine our security measures, we will try to contact you by telephone or in writing in advance to tell you that we have done this and our reason for doing so. If we are unable to tell you in advance, we will tell you as soon as possible afterwards. You can ask us by telephone to lift the freeze on your security details or to replace them as soon as the reason for the freeze has ended.
- 1.7** We may refuse to carry out a payment instruction if:
- (a)** you do not have available funds to make the payment or you have exceeded a limit we have applied to your account (for example in accordance with condition 3.2);
  - (b)** the payment instruction is not clear or you have not provided us with the correct details in accordance with condition 1.3;
  - (c)** there is a legal requirement or a court or other authority tells us to act in that way;

- (d) the payment seems unusual compared with the way you normally use your account;
  - (e) we reasonably believe you or someone else has used or is using or obtaining, or may use or obtain a service or money illegally or fraudulently;
  - (f) we reasonably believe that someone else may have rights over money in your account (in this case we can also ask (or require you to ask) a court what to do, or do anything else we reasonably need to do to protect us); or
  - (g) any other reason set out separately in this agreement applies.
- 1.8** We will try to contact you by telephone or in writing to tell you that we are refusing a transaction. We will do this at the earliest opportunity.
- 1.9** We may decline to give our reasons for refusing to carry out a transaction if we reasonably believe that to do so would be in breach of the law, for example if it would involve:
- (a) the unauthorised disclosure of information which we hold about another person (being information which would enable that person to be identified); or
- 1.10** Please note that transactions can only be carried out when we are fully satisfied that identification requirements are met.
- 1.11** We may refuse to accept a payment into an account or an instruction for a payment from it if we reasonably believe that doing so might cause us (or another company in the Lloyds Banking Group) to breach a legal requirement or might expose us (or another company in the Lloyds Banking Group) to action from any government or regulator.

## 2. Payments into your Account (Deposits)

- 2.1** You can only make payments into your account in the following ways:
- (a) by Direct Debit from your pre-advised account;
  - (b) by CHAPS transfer from your pre-advised account;
  - (c) by cheque from an account in your name; or
  - (d) by transferring money from another Scottish Widows Bank account in your name(s) (see condition 4).

- 2.2** We will only accept a payment into your account in Sterling.

The initial deposit and ongoing balance must be at least £10. Deposits are subject to a minimum amount of £10. You can invest the maximum amount specified by the ISA Regulations each tax year into this E-Cash ISA Account. Details of the current limit can be found at [www.hmrc.gov.uk/isa](http://www.hmrc.gov.uk/isa) or by contacting us.

### Direct Debit

- 2.3** To collect regular or occasional transfers by Direct Debit, from your pre-advised account, we will require a completed mandate. Please note it takes three business days to set up a Direct Debit mandate and we are unable to collect funds on your behalf during that period. Completion of the Direct Debit mandate gives you the ability to place additional funds in your account from time to time. Provided cleared funds are available in your pre-advised account, we can collect these by Direct Debit with no further action required on your part. Regular monthly transfers of additional funds can also be arranged.
- 2.4** We will arrange for the payment to be sent to us on the day specified in your Direct Debit mandate, provided this is at least three business days from when we process your payment instruction. We will process your instruction the business day we receive it or, if we receive it after the cut-off time or on a non-business day, the next business day.
- 2.5** If no day is specified, we will request the payment on the day we process your instruction. We will usually receive the payment three business days after you ask us to collect it. For example, if you ask us to collect the payment on Monday, it will usually reach your account by Thursday.
- 2.6** We will credit your account as soon as we receive the payment. However, as the bank that sent the money may require us to return it as unpaid up to three business days after we receive it, we will refuse any request for a withdrawal from your account that would use that money for as long as it can be recalled. (For example, if we receive a payment by direct debit on Monday, you will not be able to withdraw the money until Thursday.)

## CHAPS transfer

- 2.7** You can ask the bank holding your pre-advised account to make a transfer to your account by a CHAPS transfer on the same day. Your bank may charge you for this service. Please contact us for exact requirements before sending funds by CHAPS transfer.
- 2.8** We will credit CHAPS transfer payments to your account when we receive them and the money will then be available for you to withdraw.

## Cheques

- 2.9** Cheques must be drawn from an account you are named on. For your protection we recommend that personal cheques issued by you are made payable to: Scottish Widows Bank <Account Holder's Name>.
- 2.10** Third party cheques are not permitted. Building society cheques must be verified to confirm they are from an account held in your name. (Please arrange for the issuing branch to stamp and sign the reverse of the cheque and add your name, sort code, account number and roll number if applicable).
- 2.11** Money paid into your account by cheque will not be available to you to withdraw for at least six business days after it is paid into your account.
- 2.12** We do not accept inward transfers of credit through the bank's money transmission system, eg. bank giro credit, standing order or dividend mandate is not possible as there can be identification difficulties and delays outwith our control. Payments made in this way may be returned automatically and may incur a charge, currently £10.

## 3. Payments out of your Account (Withdrawals)

- 3.1** You may only withdraw money from your account by electronic transfer, to:
- (a)** your pre-advised account; or
  - (b)** another Scottish Widows Bank deposit account in your name(s) (see condition 4).
- 3.2** Withdrawals are subject to a minimum amount of £10. From time to time we may introduce or change the limits on the amount and frequency of any withdrawals. If we do so we will tell you about the changes under condition 11.

- 3.3** If you ask us to make a payment to your pre-advised account we will take the money from your account on the business day after receiving your request and it will reach the bank holding your pre-advised account two business days after your account is debited.

- (a)** For example, if we receive your request on Monday, the money will be taken from your account on Tuesday and will reach the other bank by Thursday.
- (b)** We will process your instruction the business day after we receive it or, if we receive it after the cut-off time or on a non-business day, the following business day.
- (c)** On and from 1 January 2012, withdrawals will be received by the other bank by the end of the next business day following the processing of your request.

- 3.4** Alternatively, if you wish to send money more quickly, you can make a CHAPS transfer (please contact us for exact requirements on how to do so).

- (a)** We will then take the money from your account on the business day we process your request, and the other bank will receive the money on the same business day.
- (b)** We will process your request the business day we receive it or, if we receive it after the cut-off time or on a non-business day, the next business day.

- 3.5** The other bank is required by law to pay the money into your pre-advised account when it receives it from us.

## 4. Payments to and from another Scottish Widows Bank account

- 4.1** You can instruct us to make a transfer between your account and any other Scottish Widows Bank account you have under the same name(s) with us.
- 4.2** We will process your instruction the business day we receive it or, if we receive it after the cut-off time or on a non-business day, the next business day.
- 4.3** When we process your instructions, we will debit the money from one account and it will be credited to the other account and available to withdraw.

## 5. Charges and Interest

### Charges

- 5.1** For a withdrawal by CHAPS transfer, a charge (presently £25) will be applied to cover our transfer costs. Withdrawals by other forms of electronic transfer will be made free of charge. No other charges will apply to the account for standard services.

### Exceptional Service

- 5.2** We may charge for providing you with any non-standard service which you request in connection with your account. We will inform you of the charge before we provide the service.

### Interest

- 5.3** Annual Equivalent Rate (AER) is based on interest paid and capitalised to the account once each year. Please note that the actual interest rate on your account will be lower if you have interest applied more frequently. We give you details of our current interest rates in our interest rate sheet. You can also find them out by contacting us (see the contact details section) and on our website. We may change our interest rates, charges and charging dates under condition 11.
- 5.4** Variable interest rates apply to the account. Customers can obtain details of current rates by telephoning our 24 hour pre-recorded Interest Information Line (0870 845 0829) or logging on to our website at: [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk) or calling our Customer service staff on 0845 845 0829.
- 5.5** The interest rate is guaranteed to be no less than 0.25 % below the Bank of England Base Rate until 31/12/2012.

### Interest Payments

- 5.6** Interest can be applied annually on 1 April, or twice yearly on 1 April and 1 October. Interest is payable gross as long as HM Revenue and Customs requirements are met.

### Interest Calculation

- 5.7** Interest is calculated on a daily basis:
- (a) in the case of cheques, from the second business day after the cheque is received for credit to your account; and
  - (b) for all other payments from the day funds are credited to or debited from your account.

## Settlement of Interest

- 5.8** Interest may be credited to this account, or:
- (a) transferred in accordance with condition 4 to a different account with us in the same name or in an individual name who is party to the account (not for business accounts); or
  - (b) (providing the account balance is above £2,500) transferred in accordance with condition 3 to your pre-advised account.

## 6. Identification Requirements

- 6.1** To comply with Money Laundering Regulations, Scottish Widows Bank needs to verify your identity when opening the account.
- 6.2** Scottish Widows Bank may make searches now and in the future about you with an online reference agency who will supply information for the purpose of verifying your identity. Scottish Widows Bank may also obtain documents from you confirming your identity and address.
- 6.3** You will not be allowed to operate the account until the Money Laundering checks are complete.
- 6.4** The FSA's Factsheet "Proving your Identity" will help explain why we need to verify your identity. You can get a free copy from [www.moneymadeclear.fsa.gov.uk/pdfs/proving\\_your\\_identity.pdf](http://www.moneymadeclear.fsa.gov.uk/pdfs/proving_your_identity.pdf) or by calling them on 0845 606 1234.

## 7. Communication

- 7.1** On opening an account with us, you will be allocated an account number. Its purpose is to assist us in locating your account details in order to deal efficiently with your requirements. It is not a security code but should be quoted in all correspondence and in telephone enquiries.
- 7.2** We may monitor or record all telephone calls with you in order to check we have carried out your instructions correctly and to help improve our quality of service. We reserve the right to request additional account information as is reasonable to satisfy ourselves that the telephone caller is in fact the account holder.
- 7.3** Where we say we will write to you, we will do so as appropriate by letter, email, text, statement messages or inserts, a message via Internet Banking, or in any other way which is sent to you individually.

## Account information

- 7.4** A written statement of the account will be provided within 10 business days of any interest being applied. The frequency of this will depend on the interest application option you choose. It may be possible to request an alternative frequency for your regular statements to meet your requirements by calling our customer service staff on 0845 845 0829.
- 7.5** You can ask us to send you a copy of a paper statement we have already provided or made available but we will charge you for this.
- 7.6** Information relating to the account will be available via our Internet Banking system. You can also call us at any time to request written details of transactions, charges and interest on your account.
- 7.7** You are responsible for checking statements and other account information we give you. You must tell us as soon as you reasonably can (by telephoning our customer service staff on 0845 845 0829) if you notice any errors on your account. If you do, or if we notice any errors, we will correct them as soon as reasonably possible.
- 7.8** We will communicate with you in English.

## 8. Security

- 8.1** You must:
- (a)** follow instructions we give you, which we reasonably consider are needed to protect you and us from unauthorised access to your accounts;
  - (b)** not let anyone else use your Security Details;
  - (c)** keep your Security Details secure and protected from damage;
  - (d)** do all you reasonably can to make sure no one finds out your Security Details, for example by not:
    - (i)** choosing obvious passwords or codes (such as your date of birth) as part of your Security Details;
    - (ii)** writing your Security Details on, or keeping them with, your banking documentation;
    - (iii)** writing down your Security Details in a way that is recognisable;

- (iv)** letting anyone listen in to your calls with us, or watch you entering or making use of your Security Details;
  - (e)** not let anyone else give instructions, or have access to information, on your account unless he or she has a separate arrangement with us to do so, or you have authorised him or her to do so.
- 8.2** The Security Details you provide on your application form will be held securely on file for your protection. Security Details can be changed at your request providing notification is given in writing (evidenced as required) and signed in accordance with the application form.
- 8.3** If you think someone else may be able to use, or has used, your Security Details (because, for example, they have found out your password), you must tell us as soon as you reasonably can by telephoning our customer service staff on 0845 845 0829. If we ask, you must give us any information you know about the misuse of the Security Details. We will pass this to the police if we reasonably think that will be useful.

We will keep a record of your call and may monitor or record the call itself. In any case where you suspect that a theft or fraud has been, or may be, committed, we may ask you to report your suspicions to the police and to provide us with any crime reference number which the police give you.

- 8.4** If you give us notice under condition 8.3, we will freeze your account. We may then either:
- (a)** arrange for you to register new security details; or
  - (b)** on receipt of written instructions signed by you, close your account and transfer the balance to a new account.
- 8.5** If you register for Internet Banking, please familiarise yourself with the security information outlined in the Internet Banking terms and conditions.

## 9. Direct Debits

- 9.1** Where you make payments by Direct Debit mandate there is a guarantee in place (which is unlimited in time). This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. If an error is made by Scottish Widows Bank plc or your other bank, you are guaranteed a full and immediate refund from the bank holding your account of the amount paid.
- 9.2** If the amounts to be paid or the payment dates under a Direct Debit mandate change, Scottish Widows Bank plc will notify you 10 business days in advance of your account being debited or as otherwise agreed.
- 9.3** If you wish to change the amount to be paid or the payment dates, we usually require only three business days notice which would supersede the standard 10 business day notice period. Telephone instructions will normally be recorded for your security.
- 9.4** 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.
- 9.5** The efficiency and security of the Direct Debit Scheme is monitored and protected by your own bank or building society.

## 10. Refunds

- 10.1** We will refund the amount of a withdrawal and any charges or interest you paid as a result of it, and pay you any interest we would have paid you on that amount, if:
- (a)** the payment was not made properly or never arrived, unless there was a mistake in any of the details contained in the payment instruction you gave us or we can show that the payment was received by the other bank (in this case, that bank is required by law to make the payment immediately); or
  - (b)** you tell us that a payment out of your account was unauthorised and, having investigated it, we are reasonably satisfied that the payment was not authorised and that you are not liable (condition 12 has more information on liability).

We will not refund the payment if you tell us more than 13 months after the payment was made.

- 10.2** If a withdrawal was not made properly or never arrived, we will (if you ask us to) make immediate efforts to trace the payment and notify you in writing or by telephone of the outcome.
- 10.3** If you ask us to transfer money to your account by Direct Debit and the payment is not made correctly or never arrived we will:
- (a)** (unless we can show it was the fault of the paying bank, or you gave us the wrong payment details - see condition 1.3) immediately ask the paying bank to make the payment to us again;
  - (b)** if you ask us to, make immediate efforts to trace the payment and notify you in writing or by telephone of the outcome; and
  - (c)** refund you any interest or charges you paid as a result.
- 10.4** If we can show that it was the paying bank's fault under condition 10.3, they will be responsible for:
- (a)** putting the amount of the payment back into your pre-advised account;
  - (b)** paying you any interest you would have earned on the amount had it not been taken from your pre-advised account; and
  - (c)** refunding you any interest or charges you paid as a result of the payment not being made correctly or at all.
- 10.5** Conditions 10.3 and 10.4 do not affect your rights under condition 9.

## 11. Variation

### Interest Rate Changes without advance notice

- 11.1** We can change interest rates we set on an account which do not track a '**reference interest rate**' ('**managed rates**'), without giving you advance notice, if the change is:
- (a)** to your advantage; and
  - (b)** to respond proportionately to actual or reasonably expected changes in regulatory requirements affecting us or the costs of running our accounts, including changes in our funding costs (for example, changes to the Bank of England Base Rate).
- 11.2** We may also change a managed rate to your advantage, without giving you advance notice, for a valid reason not stated in this condition.

- 11.3** We guarantee your rate will be no less than 0.25 % below Bank of England base rate until 31 December 2012 (the 'floor'). If there is an increase in the reference interest rate which results in the annual interest rate we pay on your account coming to be lower than the floor we will increase the annual interest rate on the first day of the month following the date on which it comes to be lower than the floor without giving you advance notice. The increased rate will be equal to the floor in force on the date when the increase takes effect. We may also further increase the annual interest rate at the same time under condition 11.1 or 11.2, above.
- 11.4** Where a change to a managed rate happens without advance notice, we will write to tell you about the change within 30 days.
- 11.5** Regulatory requirements may require us to give advance personal notice of at least 14 days of some changes to a managed rate, rather than make the change without advance notice. We will follow these regulatory requirements.

#### Changes with advance notice

- 11.6** By writing to you at least two months in advance we can change:
- (a)** the additional terms that apply to a particular account or service (such as the margin on a tracker account, any applicable charges, the benefits included with an account or, if we haven't changed it under one of the conditions above, a managed rate); or
  - (b)** any of the other terms of this agreement.
- 11.7** We will only make a change under condition 11.6 if:
- (a)** you can end this agreement (or close the affected account or service) before the change takes effect if you do not want to accept the change; and
  - (b)** you can do so (or we say you can do so) without charge and without condition 5.3 affecting your interest.

Unless you close your account or end this agreement before the date the change takes effect, we will be entitled to assume that you have accepted the change on that date.

## 12. Liability

- 12.1** If we break this agreement:
- (a)** we will not be liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary, for example delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures;
  - (b)** we will not be liable for any indirect loss resulting from our breach.
- 12.2** You will not be liable for any payment instructions you did not give yourself, even if they were given using your Security Details, unless we can prove either:
- (a)** that you have acted fraudulently in which case you will be liable for all payments from your account that we have been unable to stop; or
  - (b)** that you have been careless with your Security Details (for example if you do not tell us as soon as you think someone has discovered your Security Details or is accessing your account without your authority or you broke your obligations in condition 8) in which case (depending on the facts of the case and any legal requirements that apply) you may be liable for payments from your account but only until you have told us that your Security Details have been lost, stolen or could be misused.

If you are not liable for a payment we will refund the amount of the payment and any charges or interest you paid as a result of it, and pay you any interest we would have paid you on that amount, and will not have any further liability to you.

- 12.3** Nothing in this agreement limits our liability for acting fraudulently or carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.

## 13. What we do with your information

- 13.1** We may hold information on you for administration, research, analysis, credit assessment, money laundering checks, fraud prevention and the marketing of financial and related products and services.
- 13.2** In accordance with the Data Protection Act 1998 you have a right to ask for a copy of this information (on payment of an administration fee. Please call our customer service staff on 0845 845 0829 for details) and the right to request us to change any of this information if it is incorrect. The information we hold about you is confidential. We will only disclose it outside Scottish Widows Bank and other Lloyds Banking Group companies when:
- (a) you give us your consent,
  - (b) it is needed by our agents and others involved in running accounts and services for you,
  - (c) we or others need to investigate or prevent crime,
  - (d) the law permits or requires it, even without your consent,
  - (e) there is a duty to the public to reveal the information,
  - (f) we need to assist any body which monitors compliance with any code of practice to which we subscribe, in discharging its functions under the code,
  - (g) we need to assist the Financial Ombudsman or our regulator.

We will, as required by any regulatory requirements, remind you periodically that you can request us not to send you any marketing information regarding additional services and products of Scottish Widows Bank or other Lloyds Banking Group companies by writing to us at PO Box 12757, 67 Morrison Street, Edinburgh, EH3 8YJ, quoting your account number.

- 13.3** Your information may, in certain cases, be disclosed to other companies in the Lloyds Banking Group or agents acting on behalf of the group, where the interests of Scottish Widows Bank require such a disclosure. Information, including full details of the conduct of your account and any transactions that you make, may be shared and used by Scottish Widows Bank plc and other companies within the Lloyds Banking Group, to enable them to identify and advise you, by post, telephone or other electronic media, of any products and services that may be of interest to you, unless you have advised us not to do so.
- 13.4** Other Lloyds Banking Group companies will not make marketing approaches to you unless you already have a relationship with them.
- 13.5** Sending your personal data by e-mail is not secure. Only include your e-mail address if you agree to Scottish Widows Bank sending you e-mails.
- 13.6** We may record and monitor telephone calls with you in case we need to check we have carried out your instructions correctly and to help improve the quality of our service.

## 14. Law

- 14.1** Subject to conditions 14.2 and 14.3, the law of Scotland:
- (a) governs the contract between you and us; and
  - (b) forms the basis on which relations are established between you and us before the contract is made.
- 14.2** If you are resident in Northern Ireland when the conditions in this agreement first apply to you, the law of Northern Ireland will apply for the purposes of condition 14.1.
- 14.3** If you are resident in England or Wales when the conditions in this agreement first apply to you, the law of England and Wales will apply for the purposes of condition 14.1.

## 15. Complaints

**15.1** Scottish Widows Bank has in place an internal complaints procedure, details of which can be obtained by telephone from our customer service staff on 0845 845 0829.

**15.2** Alternatively you can write to us at:

Customer Services Department  
Scottish Widows Bank plc  
PO Box 12757  
67 Morrison Street  
Edinburgh EH3 8YJ

If we are still unable to reach an agreement with you to settle your complaint, we'll write to you with a "final response". If you are not happy with our final response, or if you do not receive it within eight weeks, you can (unless you are a larger business customer) refer your complaint to the Financial Ombudsman Service by writing to them at South Quay Plaza, 183 Marsh Wall, London E14 9SR; by telephoning 0845 080 1800 or by e-mailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk). The decision of the Financial Ombudsman Service will be binding upon us.

**15.3** We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please call us on 0845 845 0829, or refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7892 7300 or 0800 678 1100.

## 16. Joint Accounts

**16.1** Joint Accounts are not available for the E-Cash ISA product

## 17. Confirmations

**17.1** Confirmation will be issued for transactions over £10,000 for both deposits and withdrawals.

## 18. Amendments

**18.1** Requests to amend account details should be made in writing and be signed by you in accordance with the prevailing instructions. For your convenience standard amendment forms are available on telephone request to the customer services line. Notice of any change of name or bank details must be accompanied by appropriate evidence.

## 19. Death of Account Holder

If the account holder dies, the personal representatives may close the account (upon presentation of such evidence of their authority as we may require) by withdrawing the balance of the account together with any interest accrued without notice or penalty. The exemptions from tax shall terminate immediately on the death of the account holder.

## 20. Notice to close account

**20.1** This agreement will continue until you or we cancel or end it. If you are paying any monthly or other regular fees for an account or service, the amount you pay will be limited to the period we provide for that service.

**20.2** You may end this agreement, or an account or other service under it, without change at any time by writing to us or phoning us. Where you have not told us in writing, we may require confirmation in writing.

**20.3** We may close your account at any time. We will give you not less than two months' written notice of our intention to close your account unless:

(a) you are, or we reasonably consider you may be:

(i) using or obtaining, or allowing someone else to use or obtain, a service or money illegally;

(ii) acting fraudulently;

(iii) behaving improperly (for example, in a threatening or abusive manner);

(b) we reasonably consider that by continuing to allow you to run your account:

- (i) we may break a legal requirement or a court order or other authority;
- (ii) we (or another company in the Lloyds Banking Group) may be exposed to action from any government or regulator; or
- (c) you have seriously or persistently breached these conditions in any other way.

If we close your account without giving you the notice beforehand, we will do so as soon as possible afterwards.

## 21. Right to Cancel

If you are not happy about your choice of savings or investment account(s), please write to us within 14 days of opening your account at:

Scottish Widows Bank plc,  
PO Box 12757,  
67 Morrison Street,  
Edinburgh EH3 8YJ

- 21.1** We will help you switch accounts or we will give you all your money back with interest. We will ignore any notice period.

## 22. Contracts (Rights of Third Parties) Act 1999

This contract is between the Account Holder(s) and Scottish Widows Bank plc. The terms of the Contracts (Rights of Third Parties) Act 1999 and any other legal third party rights are specifically excluded except to the extent that rights are expressly conferred on other Lloyds Banking group Companies. This means that only the parties to the contract (or their legal successor(s), assignee(s) or other security holders) and other Lloyds Banking Group Companies may have contractual rights.

## 23. Void accounts

We shall notify the account holder if by reason of any failure to satisfy the provisions of the ISA Regulations, the account has or shall become void.

## 24. Transferring an ISA

At your request, and within 30 days, an ISA or part of an ISA, with all rights and obligations of the parties to it, may be transferred to another ISA Manager.

## 25. Assignment

- 25.1** We may appoint another company (which shall be a member of our own group of companies and approved to act as an Account Manager under the ISA Regulations) as Account Manager in our place and may transfer to that company all relevant benefits, duties and obligations arising under these conditions. We shall ensure they possess the relevant competencies as Account Managers.
- 25.2** You may not, however, assign any of the rights, benefits, duties or obligations under this agreement.
- 25.3** You must be the beneficial owner of the account and must not use the account as security for a loan.

## 26. Subscriptions

- 26.1** If you continue to subscribe to your Scottish Widows Bank E-Cash ISA in a given tax year you will not be able to subscribe to another cash ISA within the same tax year.
- 26.2** If you have not subscribed to your Scottish Widows Bank E-Cash ISA in a given tax year you cannot lodge further funds to this ISA until a fresh application form is completed.
- 26.3** You are able to transfer money saved in the current tax year in cash ISA into a stocks and shares ISA. Such transfers must be the whole amount saved in that tax year in that cash ISA up to the day of the transfer. Once transferred, the money is treated as if it had been invested directly into a stocks and shares ISA in that tax year.

## 27. Commission

If your application was introduced to Scottish Widows Bank by your Financial Adviser, they will receive 0.2% commission annually based on the average balance of your account. This will be paid quarterly in January, April, July and October.

# Application Form (E-Cash ISA)

## Scottish Widows Bank plc

This form is only for the use of personal customers. Should you require any guidance in the completion of this form please contact our Customer Service Staff on: 0845 845 0829.

Account Number (For office use only)











Please complete this form in BLOCK CAPITALS and in ink

### 1. Financial Adviser details

Was this application introduced by a Financial Adviser?

Yes

No

If yes:

Name

Company name and address





Postcode









FSA Authorisation number

If they are part of a network please give details

### 2. Personal Details

Title

Mr

Mrs

Miss

Ms

Other

First name(s)

Surname

Permanent Residential Address



Postcode







Please note that this is an HM Revenue and Customs requirement

Date of birth (DD MM YYYY)









Place of birth:

Town

Country

Sex

Male

Female

Country of Nationality

Occupation

Telephone No

Daytime

Evening

Mobile

Email address

(An email address is required for Internet Banking)

Please note, Internet Banking cannot be accessed or operated by Power of Attorneys or Third Party Mandate Holders.

**Warning:** Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result.



### 3. National Insurance Number

Do you have a National Insurance Number? Yes  No  (please tick)

If yes, you must enter it here:

Please note that this is an HM Revenue and Customs requirement. If you do not know the number it is normally quoted on your payslip, form P45 or P60, a letter from HM Revenue and Customs, a letter from the DSS or pension order book.

### 4. Payment

Please credit the following to my E-Cash ISA Account with you (tick one or more as appropriate).

Enclosed cheque(s) for: £  made payable to 'Scottish Widows Bank <account holder's name>'.  
(Third party cheques are not permitted – please see section 4 under terms and conditions)

Transfer of: £  from my/our existing Scottish Widows Bank account –  
Account No.

Transfer my Cash ISA from another provider to my Scottish Widows Bank E-Cash ISA.  
(Please complete the Cash ISA transfer instruction form at the back of this application).

By monthly transfer of: £  on  day every month by Direct Debit.

By annual transfer of: £  on  date of every year by Direct Debit.

### 5. Interest options

Please complete the relevant boxes to indicate how you would like your interest paid:

Half yearly

Yearly

(a) By adding it to this Scottish Widows Bank account.

(b) By adding to a different Scottish Widows Bank account held in your name or a joint account that you are named on.

a/c no

Held in the name of

(c) By adding it to my/our bank or building society account detailed in section 6. (Minimum balance of £2,500 required.)

### 6. Existing Bank or Building Society Details (Main Current Account) – This section must be completed in all cases

Bank/Building Society Name

Branch Address  Account Number

Branch Sort Code

Roll No (Building Society only)

Postcode

Account Name

**If you are opening your account with a personal cheque drawn from the above account we will not require further verification of your bank details.**

**An original statement of the main current account or a cancelled cheque is required if you are making your first payment by Direct Debit or by ISA transfer.**



## 7. Important – For Your Security

In order to provide telephone access we require details to be included for numbers 1 and 2. Please note that number 3 (Customer Code Word) is optional.

1. First primary school
2. Mother's maiden name
3. Customer Code Word (optional)

When receiving telephone enquiries we will ask for the above passwords.

**Always take reasonable steps to keep the passwords and other security information secret at all times. This is essential to help prevent fraud and protect your accounts. Take care when storing or getting rid of information about your accounts. You should take simple steps such as shredding printed material.**

## 8. Data Protection Statement

This declaration relates to the personal details given on this form and to any other information which I provide to Scottish Widows Bank, or which it holds on me. I agree that you may hold information on me for administration, research, analysis, credit assessment, money laundering checks, fraud prevention and the marketing of financial and related products and services. In accordance with the Data Protection Act 1998 I understand that I have a right to ask you to send a copy of this information (on payment of the statutory fees) and the right to request you to change any of this information if it is incorrect. The information you hold about me is confidential. You will only disclose it outside the Lloyds Banking Group (or associated companies), when:

- I give you my consent,
- it is needed by your agents and others involved in running accounts and services for me,
- you or others need to investigate or prevent crime,
- the law permits or requires it, even without my consent,
- there is a duty to the public to reveal the information, or
- you need to assist any body which monitors compliance with any code of practice to which you subscribe, in discharging its functions under the code,
- you need to assist the financial ombudsman or your regulator

I agree that you and other organisations may use credit reference agency and fraud prevention agency records about me for fraud prevention and detection and to check our identity to prevent money laundering.

If I ask, you will tell me which credit and fraud prevention agencies you have used so I can get a copy of our details from them.

**If submitted by a Financial Adviser I agree you may disclose the balance of my account to my Financial Adviser named in this application form on request.**

I understand that you will remind me periodically that I can request Scottish Widows Bank not to send me any marketing information regarding additional services and products of Scottish Widows Bank or other companies by writing to you at PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ, quoting my account number.

I understand that the information may, in certain cases, be disclosed to other companies in the Lloyds Banking Group or to associated companies, or agents acting on behalf of these Groups, where the interests of Scottish Widows Bank require such a disclosure. Information, including full details of the conduct of my account and any transactions that I make, may be shared and used by Scottish Widows Bank plc and other companies within the Lloyds Banking Group, to enable them to identify and advise me, by post, telephone or other electronic media, of any products and services that they think may be of interest to me. **Note:** If you would prefer not to receive details of other products or services, please tick this box . Lloyds Banking Group companies will not make marketing approaches to you unless you already have a relationship with them. Alternatively, I can write to: Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ quoting my account number. **Warning:** Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result. We may record and monitor telephone calls with you in case we need to check we have carried out your instructions correctly and to help improve the quality of our service.

## 9. Identification Requirements

To comply with Money Laundering Regulations Scottish Widows Bank needs to verify your identity when opening the account.

Scottish Widows Bank may make searches now and in the future about you with an online reference agency who will supply information for the purpose of verifying your identity. Scottish Widows Bank may also obtain documents from you confirming your identity and address.

You will not be allowed to operate the account until the Money Laundering checks are complete.

The FSA's Factsheet "Proving your Identity" will help explain why we need to verify your identity. You can get a free copy from [www.moneymadeclear.fsa.gov.uk/pdfs/proving\\_your\\_identity.pdf](http://www.moneymadeclear.fsa.gov.uk/pdfs/proving_your_identity.pdf) or by calling them on **0845 606 1234**.

## 10. Declaration

I, the person whose signature appears below, declare that monies are being/will be deposited in Scottish Widows Bank E-Cash ISA as sole beneficial owner. I declare that the information given on this form is true to the best of my knowledge. Account withdrawals should be sent direct to my bank/building society account in section 6. I apply to subscribe for an E-Cash ISA for the tax year  /  and each subsequent year until further notice. **(NB: Tax year must be completed, e.g. 10/11)**

I declare that

- all subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe to more than the overall subscription limit 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 more than the cash ISA subscription limit to one cash ISA;
- 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 & 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 Scottish Widows Bank plc 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 authorise Scottish Widows Bank plc

- 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; and
- on my request to 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.

### I agree to the ISA terms and conditions.

I declare that this application has been completed to the best of my knowledge and belief.

Signature

Date (DD MM YYYY)

## Checklist

The following Checklist has been compiled to assist you: (please tick as appropriate)

- Declaration signed, details completed and cheque enclosed (if applicable).
- Original bank/building society statement or a cancelled cheque if account is not being opened by personal cheque.
- Completed Direct Debit mandate enclosed.  
Please return the completed application and Direct Debit mandate to us in the pre-paid envelope provided.
- Email address details completed for Internet Banking.
- Completed Cash ISA transfer instruction form overleaf (if applicable).

### Send your completed application form to:

Scottish Widows Bank plc  
PO Box 12757  
67 Morrison Street  
Edinburgh  
EH3 8YJ

If you have any questions about your application, please call our customer service staff on 0845 845 0829 (calls charged at local rates) – lines are open 8am to 6pm Monday to Friday, Wednesdays from 10am.

Scottish Widows Bank plc. Company Number 154554. Registered in Scotland having its Registered Office at:  
PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ.



## How to complete your new Direct Debit form

Please ensure you complete sections 1 to 6 of your new Direct Debit. Your "nominated account" (sections 1,2, 3 and 4) is the account which you wish to link your Scottish Widows Bank account to.

Section 1 – Provide the full name and address of the bank or building society where your nominated account is held.

Section 2 – Provide your name(s) as it appears on a bank statement or cheque book of your nominated account.

Section 3 – Provide the 6 digit sort code of your nominated account.

Section 4 – Provide the 8 digit account number of your nominated account.

Section 5 – Provide the account number of your Scottish Widows Bank account (you'll find this account number on a Scottish Widows Bank statement, or within your welcome pack).

Section 6 – Sign and date the Direct Debit.

For all savings account, Offset Saver Account and Mortgage Reserve Account applications, an original bank statement or cancelled cheque relating to your nominated account is required to verify the name of the account. Please enclose either of these documents with your completed Direct Debit. We will return your original bank statement or cancelled cheque.

Send your completed Direct Debit instruction and an original bank statement or cancelled cheque relating to your new Direct Debit, to:  
**Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ**

### 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 Scottish Widows Bank will notify you 10 working days\* in advance of your account being debited or as otherwise agreed. If you request Scottish Widows Bank 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 Scottish Widows Bank 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 Scottish Widows Bank 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.



\*If you wish to change the amount to be paid or the payment dates, we require only 3 working days' notice to arrange the transfer.

**This Guarantee should be detached and retained by the Payer.**



Type of Scottish Widows Bank account:

### Instruction to your bank or building society to pay Direct Debits

Please fill in the whole form and send it to:

Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ

1. Name and full postal address of your Bank or Building Society branch.

To: The Manager
Bank or Building Society
Postcode

Originator's ID Number

9	0	9	2	4	6
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#### Instruction to your Bank or Building Society

Please pay Scottish Widows Bank plc, Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this instruction may remain with Scottish Widows Bank plc and, if so, details will be passed electronically to my bank/building society.

2. Name of account holder(s)


3. Branch Sort Code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>
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4. Bank or 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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5. Scottish Widows Bank plc 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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature(s)

Date (DD MM YYYY)

<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 from some types of account.



# Cash ISA transfer instruction form

The ISA transfer process will take up to 30 days to complete.

This form will be sent by Scottish Widows Bank to your existing ISA provider as an instruction to transfer funds. Upon receipt of the funds Scottish Widows Bank will send you notification that the funds have been received and details of your new ISA account.

## A. About you

1. Your title Mr  Mrs  Miss  Ms  Other  (please specify)
2. Your surname
3. Your first name(s)
4. Your address
- Postcode
5. National Insurance Number   
(You'll find your National Insurance (NI) number on a pay slip, pension book, p60, p45 or tax return. If in doubt, ask your employer or tax office. Unfortunately we can't open an ISA for you if you can't provide your NI number).
6. Your date of birth (DD MM YYYY)

## B. Details of the cash ISA to be transferred

1. ISA provider
2. Address
- Postcode
3. Telephone number (Including area code)
4. Existing account number

Do you want to transfer all or part of your existing savings? All  Part  Please transfer £

If you are transferring money from your current tax year ISA, you must transfer the full amount.

### Transfer Authority

I authorise you to provide Scottish Widows Bank with any information they require about the cash ISA detailed on this form, and to transfer it to them via the above methods.

Signature  Date (DD MM YYYY)

### Payment Options (For existing ISA company's use)

Please make payment to Scottish Widows Bank via the following methods:-

- Cheque payable to "Scottish Widows Bank – Customer's Name"
- BACS Payment to Scottish Widows Bank **Sort Code 30-18-05, A/C No 00030267**, quoting the customer's name and Scottish Widows Bank ISA account number.





## Our Promise to You

We are committed to working in partnership with our customers and make the following promise to you:

- To keep the terms and conditions of our deposit products clear and simple with no hidden charges or misrepresentation of facts.
- To maintain a plain English policy in all correspondence with you.
- To deal with your requirements politely and effectively. Correspondence received will be acted on or discussed with you by telephone without delay.
- To provide clarification or additional details on any operational aspects of our deposit products.

## Customers with a disability

Scottish Widows Bank is committed to making its products and services available to everyone. Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request. If you have any special requirements please contact our Customer Services staff in the first instance on 0845 845 0829.

## Further Information

If you require further information about ISAs please contact your nearest HM Revenue and Customs Office or their website at [www.hmrc.gov.uk/isa](http://www.hmrc.gov.uk/isa)





For further information on the products and services provided by Scottish Widows Bank, please call our Customer Service Staff on:

**0845 845 0829**

If calling from overseas telephone:

**00 44 131 655 2000**

Or visit our website:

**[www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk)**