

ISA TRANSFER AUTHORITY

To transfer your ISA to St. James's Place Bank



ST. JAMES'S PLACE
BANK

Complete in full Sections A, B and D of this form in ink and write clearly in the white spaces with CAPITAL LETTERS, or cross the boxes.

Send the completed and signed form to:
St. James's Place Bank, Administration Centre,
PO Box 889, Leeds, LS1 9UF

Date (for office use only):

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SUN number:

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A. Your details (please complete)

Your title	Other (please specify)				
Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>		
Your last name	Your first name				
Your residential address	Postcode				
Date of birth					
Your home telephone number including area dialling code	Your National Insurance number				
Your mobile number	St. James's Place Bank Account number	W	St. James's Place Bank Cash ISA facility number		

B. Details of your existing ISA you wish to transfer (please complete)

Name of your existing ISA provider					
Address of your existing ISA provider	Post code				
Existing ISA branch sort code	Existing ISA account number				
Roll number/Reference (if your existing ISA provider is a building society or you are transferring a Stocks and shares or an innovative finance ISA)					

It is important to note that under HM Revenue & Customs ISA Regulations, only whole transfers of current tax year subscriptions and interest can be accepted.

	Yes	No		
1 Do you want to close your current ISA and transfer all the balance? If you answered YES to Q1, please ignore Q3 & Q4.	<input type="checkbox"/>	<input type="checkbox"/>	4 Please specify how much of your ISA you want to transfer:	<input type="text"/>
2 Have you subscribed to your current ISA in the current tax year?	<input type="checkbox"/>	<input type="checkbox"/>	If only current year subscription is to be transferred, cross here	<input type="checkbox"/>
3 If you answered YES to Q2: Do you want to transfer current tax year subscriptions as part of this transfer?	<input type="checkbox"/>	<input type="checkbox"/>		

If your existing ISA is subject to a notice period with your current provider they will not complete the transfer until this has expired, unless you indicate otherwise by crossing below in Section C.

C. How we process your personal information

Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which trades as St. James's Place Bank, part of the Lloyds Banking Group. More information on the Group can be found at lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our clients' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- Information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

C. How we process your personal information (continued)

- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

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Other Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at sjpbank.co.uk/importantinfo/privacy.asp or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using sjpbank.co.uk/aboutus/consjpb.asp You can also call us on 0345 602 6200.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 602 6200 and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in February 2018.

D. Your declaration and authorisation (please complete, sign and date)

I authorise my existing ISA provider to supply St. James's Place Bank with any information, written or non-written, concerning the cash ISA and to accept any instructions from them relating to the cash ISA being transferred.

Cash ISA

- Please transfer my cash ISA immediately to St. James's Place Bank for which I accept responsibility for any charges or interest penalties that I may incur in respect of waiving the required notice period.

Stocks and shares ISA

- Please sell the investments held in my stocks and shares ISA and transfer the proceeds to St. James's Place Bank.

Your current stocks and shares ISA manager may impose exit charges or other costs associated with transfer. You will be responsible for paying these charges so please check with your current provider.

You are transferring your subscriptions into a cash ISA. This means that if you are transferring from a stocks and shares ISA the investments you currently hold will have to be sold. It is possible that you could lose out if there is a rise in the market whilst the transfer is being completed and we do not accept liability for any such loss.

- I authorise my existing ISA provider (as specified above) to transfer the ISA to St. James's Place Bank.

Lifetime ISA

- I authorise my existing ISA provider (as specified above) to transfer the ISA to St. James's Place Bank. Additional rules apply to lifetime ISAs and a Government charge may apply to some withdrawals.

You should ask your lifetime ISA provider for full details.

Innovative Finance ISA

- Please sell the investments held in my innovative finance ISA and transfer the proceeds to St. James's Place Bank.

Your current innovative finance ISA manager may impose exit charges or other costs associated with transfer. You will be responsible for paying those charges so please check with your current provider.

You are transferring your subscriptions into a cash ISA. This means that if you are transferring from an innovative finance ISA the investments you currently hold will have to be sold. It is possible that you could lose out if there is a rise in the market whilst the transfer is being completed and we do not accept liability for any such loss.

The transfer process for a cash ISA should take no more than 15 working days from the day you request the transfer. The process may be quicker if your existing ISA provider is a BACS scheme member and your account is up to date with them.

Please don't send funds to us via faster payments as we are unable to process your request. If you are transferring a stocks and shares ISA, innovative finance ISA or a lifetime ISA the process should take no longer than 30 calendar days from the date you requested the transfer.

Failure to sign this authority will result in a delay in the completion of your transfer.

Your Signature

Date

E. Transfer acceptance (For office use only)

In circumstances where the funds to be transferred are not cash deposits, please notify me as I may not be able to accept the transfer. In addition, the transfer of current tax year subscriptions can only be accepted if they do not exceed the subscription limit for that tax year. St. James's Place Bank are willing to accept this

investor's ISA funds subject to HMRC rules (the ISA Regulations). I deem the date shown below to be the transfer date of this ISA.

Date