

Transfer Authority Form – Child Trust Fund to Junior ISA



This transfer authority form must be completed by the Registered Contact of the child's Child Trust Fund. This form does not give authority to make any change to the Registered Contact of the Child Trust Fund.

This Junior ISA is provided by RBS Collective Investment Funds Limited.

Please note – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys. Please complete in BLOCK CAPITALS.

Send the completed form to: RBS Collective Investment Funds Limited, PO Box 9908, Chelmsford, CM99 2AF.

Introduction

As advice has not been given, we have not assessed the suitability or the appropriateness of this investment for your circumstances, therefore if you wish to proceed with this application you should ensure that you familiarise yourself with the fund and fully consider the nature of the risks involved for the funds you are applying to subscribe to.

Before completing this application form please read:

- Personal Portfolio Fund – Key Investor Information Document (KIID) and Supplementary Information Document (SID)
- Personal Portfolio Fund JISA – Terms and Conditions

These should be retained for future reference. Please read these documents carefully as they contain all the information you need to be aware of before transferring your Child Trust Fund.

How we will use your information

Before continuing with this application, please read the information which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.natwest.com/privacy.

Who we are

The organisation responsible for processing your personal and financial information is RBS Collective Investment Funds Limited, a member of NatWest Group.

How we will use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you from credit reference agencies to help verify your identity to comply with laws that apply to us. This request will not affect your ability to obtain credit (for example for a loan or credit card) in the future.

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at www.natwest.com/privacy or contact us at 03457 888 444, +44 3457 888 444 (for overseas) or 0800 404 6161 (for minicom users).

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, you could be refused services, finance or employment.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to verify your identity, to protect their business and to comply with laws that apply to them.

(b) With other NatWest Group companies

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and to assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

(c) With other third parties

The information provided in this application may be used to for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs (“HMRC”). HMRC may exchange this information with other countries’ tax authorities.

Confirming your agreement

By continuing with this application, you confirm that you have read and understood how we may use your information in the ways described above and are happy to proceed.

Marketing information

NatWest Group would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. Are you happy for us to do this?

Yes

No

NatWest Group will not share your information with third parties for their own marketing purposes.

Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

Information about the Registered Contact

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
						(please specify)
First name	<input type="text"/>					
Middle name(s)	<input type="text"/>					<input type="text"/>
Surname	<input type="text"/>					
Date of birth (DD/MM/YYYY)	<input type="text"/>					
Address line 1	<input type="text"/>					
Address line 2	<input type="text"/>					
Address line 3	<input type="text"/>					
Address line 4	<input type="text"/>					
Postcode	<input type="text"/>	<input type="text"/>				
Contact phone number (including area code)	<input type="text"/>					
Email address	<input type="text"/>					

Information about the child

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
						(please specify)
First name	<input type="text"/>					
Middle name(s)	<input type="text"/>					<input type="text"/>
Surname	<input type="text"/>					
Date of birth (DD/MM/YYYY)	<input type="text"/>					
National Insurance number (if allocated)	<input type="text"/>					

Address line 1	<input type="text"/>	
Address line 2	<input type="text"/>	
Address line 3	<input type="text"/>	
Address line 4	<input type="text"/>	
Postcode	<input type="text"/>	<input type="text"/>

Information about the Child Trust Fund you want to transfer

Name of Child Trust Fund provider	<input type="text"/>
Address of Child Trust Fund provider	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Child Trust Fund Account Number/Reference	<input type="text"/>
Child's Unique Reference Number	<input type="text"/>

Important Information

Please be aware of the following differences between a Child Trust Fund and a Junior ISA.

- A Junior ISA will automatically convert to an adult ISA on the child's 18th birthday, after which the money can be withdrawn or retained as an ISA.

If you are applying to transfer a Child Trust Fund, tick this box to confirm that you understand this and wish to proceed.

As well as being subject to the terms and conditions of the Junior ISA receiving the transfer proceeds, the transfer will be undertaken subject to the terms and conditions applying to your Child Trust Fund. For example:

- Some Child Trust Fund products may place conditions on how such a transfer is undertaken.
- Your Child Trust Fund provider may need you to give them specific information before the transfer can go ahead.

If you are not sure what conditions apply please check with your Child Trust Fund provider before completing this form.

If the transfer from the Child Trust Fund is not successful, any Junior ISA that has been opened on a provisional basis to accept the transfer will be invalid, and any subscriptions to the provisional Junior ISA will be returned to the Registered Contact. The Child Trust Fund status will remain intact.

Please note that the child will be the beneficial owner of the account investments in the Junior ISA.

Information about how the Child Trust Fund will be transferred

Any existing investments in the Child Trust Fund will be sold and transferred in cash.

Please check your transfer request is permitted under the terms and conditions of your Child Trust Fund provider prior to submitting the form. Please note that you may be contacted by your Child Trust Fund provider to agree how the transfer of investments will be undertaken.

Monthly Contributions

If you would like to make monthly contributions to the Junior ISA, please specify your contribution amount below and also complete the direct debit instruction at the end of this form.

Monthly contribution amount (minimum £10)

Transfer declaration and authority – to be completed by the Child Trust Fund Registered Contact

I am 16 years of age or over.

I am the child / I have parental responsibility for the child.

I am the Registered Contact for the Child Trust Fund being transferred.

I will be the Registered Contact for the Junior ISA.

I have not subscribed, and I will not subscribe, to another stocks and shares Junior ISA for this child.

I will not knowingly make subscriptions to Junior ISAs for this child that will, when added up with other subscriptions, result in the overall subscription limit being exceeded in any tax year subsequent to the tax year in which this application is made. I authorise the Child Trust Fund provider as specified above to transfer the Child Trust Fund (unique reference number above) to RBS Collective Investment Funds Limited.

I authorise the Child Trust Fund provider to provide RBS Collective Investment Funds Limited with any information, written or non-written, concerning the Child Trust Fund and to accept any instruction from them relating to the Child Trust Fund being transferred.

If I / the child holds a Child Trust Fund, it must be transferred as part of this application.

Where I must give notice to close or transfer the Child Trust Fund, or the Child Trust Fund contains an investment which is designed and intended to be held for full term and has yet to reach redemption, I instruct the Child Trust Fund 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 accept any consequential loss of income, capital or charges that may be applied.

I authorise RBS Collective Investment Funds Limited:

- to hold my / the child's subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- to make on behalf of me / the child any claims to relief from tax in respect of Junior ISA investments.

I have read the appropriate Key Investor Information Document (KIID) and Supplementary Information Document (SID), and JISA Terms and will retain these for my records. I agree that by signing this form I will be bound by the terms included in these documents.

Signed

Date (DD/MM/YYYY)

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Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form, using a ballpoint pen and send it to:

RBS Collective Investment Funds Limited
 PO Box 9908
 Chelmsford
 CM99 2AF

Service user number

Please state what date of the month you would like the payment to be debited from your account (MM)

Name(s) of Account Holder(s)

Instruction to your Bank or Building Society

Please pay RBS Collective Investment Funds Limited (reference RBS Junior ISA) 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 RBS Collective Investment Funds Limited (reference RBS Junior ISA), and so details will be passed electronically to my Bank/Building Society.

Bank/Building Society account number

Branch Sort Code

Name and full postal address of your Bank or Building Society

To: The Manager
Bank/Building Society
Address
Postcode

Signatures
Date (DD/MM/YYYY)

 Banks and Building Societies may not accept Direct Debit instructions for some types of account.

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to amount, date or frequency of your Direct Debit RBS Collective Investment Funds Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request RBS Collective Investment Funds Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

- If an error is made in the payment of your Direct Debit, by RBS Collective Investment Funds Limited or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
- If you receive a refund you are not entitled to, you must pay it back when RBS Collective Investment Funds Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

