The M&G Additional Permitted Subscription (APS) ISA

APS Application Form and Additional Subscription Eligibility Declaration

This form:

- can be used to invest in The M&G Additional Permitted Subscription (APS) ISA for the first time
- can be used to make an additional subscription to your M&G APS ISA
- cannot be used to invest in The M&G Junior ISA or your personal M&G ISA.

Important Information:

- **Before investing**: you should read an up-to-date version of your chosen fund's 'Key Documents': Key Investor Information Document (KIID), Prospectus and, for funds with sustainability characteristics or with a sustainability label, the Consumer-Facing Disclosure (CFD). You should also read the Important Information for Investors document, which includes M&G's Terms and Conditions. These provide you with information about your investment, including details about the fund's different share classes: be sure to choose the appropriate one for you. They also explain fund charges, including the ongoing charge, a deduction from your fund which M&G makes to cover the costs of investment management and administration. Additional fund information can be obtained from the Costs and charges illustration, and Annual or Interim Fund Reports.
- If you have any questions or would like a free up-to-date copy of the Key Documents, additional fund information or additional application forms, please visit **mandg.co.uk/literature** or call our **Customer Relations** team on **0800 390 390**. All literature provided will be in English.
- M&G can only accept subscriptions once the APS allowance has been received by M&G as ISA Manager or if the deceased's ISA is already held with M&G.
- If you already hold an M&G ISA you will see your M&G APS ISA appear as a separate investment product in your regular ISA statement.
- If a financial adviser has arranged this deal, depending upon the share class chosen, commission may be payable where advice has not been given.
- You can only invest lump sums into The M&G APS ISA until either the allowance has been filled or the time frame elapsed.

Before you invest:

- If you are unsure about the suitability of your investment, speak to your financial adviser.
- If investing a lump sum, the cheque must come from a bank account in the name of the registered holder, as we're unable to accept payment from a third party.

If you are a resident in the USA, in order to comply with US law, we are unable to accept your investment. If you submit an application to us it will be rejected and returned to you.

Please complete this form in blue or black ink, using CAPITAL letters and ticking the appropriate boxes.

! Adviser details (only to be completed by a financial adviser)

For commission eligibility and FCA product sales data purposes: if you did not provide advice on this sale please tick this box ☐

Company name	M&G adviser reference number
Adviser name	FCA number

If advice has been provided on the investment(s) detailed in Section 3, please ensure you select a non-commissionable share class otherwise the application may be rejected.

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1 Personal details

Please complete the personal details below. Please note, if you do not provide this information, your application may be rejected.

PO Boxes are not accepted as residential addresses. Providing one may result in your application being declined. PO Boxes may still be used for correspondence purposes. If you would like to add a correspondence address, please complete the Change of personal details form as part of this application.

M&G client reference (current M&G investors)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Forename(s)

Surname

Permanent residential address

Postcode

Occupation – we require this information due to anti-money laundering requirements. Please tick relevant occupation.

Self-Employed ☐ Business Owner ☐ Employee ☐

Other ☐
(eg Student, Retiree, Unemployed, Prisoner, Homemaker etc.)
please specify:

Occupation sector (eg, distribution, education, financial services, healthcare, transport and logistics, etc.)
Please leave blank if you're retired / a house maker

Date of birth D D M M Y Y Y Y

Phone: Home

Mobile

Work

Email

Nationality

Do you hold more than one nationality? ☐ Yes ☐ No

If yes, please list all nationalities:

☐ Tick this box if you're not eligible for a National Insurance number

National Insurance number

Please visit www.gov.uk/find-national-insurance-number to find or apply for a National Insurance number.

2 Details of the deceased

This section needs to be completed if this is your first subscription against the APS ISA allowance you have registered with M&G. Please note, if multiple ISAs were held by the deceased and you wish to transfer some or all of these allowances to M&G, the value of these will be combined to form one APS ISA allowance.

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Forename(s)

Surname

Permanent residential address of the deceased at their date of death:

Postcode

Date of birth D D M M Y Y Y Y

Date of death D D M M Y Y Y Y

National Insurance Number (if known)

Deceased's existing M&G client reference (if applicable)

Date of marriage or civil partnership between investor and the deceased D D M M Y Y Y Y

3 Your investment details

See the Important Information for Investors document and the KIID(s) for the fund(s) you are investing in for details, including overall subscription limits and share class availability. You must meet the minimum investment limit for any fund you are purchasing.

A **Cash subscriptions**

Please specify your choice of fund(s), share class and share type, and the amount(s) you wish to invest. If you do not specify this information your application may be rejected.

I wish to make a subscription:

☐ in cash and enclose a cheque made payable to M&G Securities (please complete 'Lump sum amount' column below)

☐ with the proceeds from an M&G investment and I have enclosed the withdrawal instruction (please complete '% split' column below)

Stocks and Shares APS ISA Full name(s) of fund(s) chosen	Share class (eg A, R*)	Share type required (Delete as appropriate)	Lump sum amount Minimum £100 per existing fund and £500 per new fund	% split Please indicate % split if sale proceeds need to be divided between funds
		Income/Accumulation	£	%
		Income/Accumulation	£	%
		Income/Accumulation	£	%
		Income/Accumulation	£	%

Note: Please use another sheet of paper if you need more space to list your choice of funds. *The R Share Class is only available to advised clients.

Please specify how the investment will be funded?
(eg earnings, inheritance, savings, sale of investments, etc.) We require this information due to anti-money laundering requirements.

Please describe how you originally accumulated your wealth?
(eg, long-term earnings, business income, savings built up over time, investments, inheritance, etc.).

B **In specie subscriptions**

☐ In specie (by transfer of the deceased's existing ISA investments that were originally held with and have remained with M&G Securities Limited or its nominee) to the APS allowance or value as at date of transfer if lower.

Please provide a high-level description of how your spouse/partner originally accumulated the ISA funds?
eg, earnings, savings, regular investing, inheritance, etc.).

Which investments do you wish to transfer?

If the total value of the investments to be transferred is greater than your available APS allowance, we will transfer the investments in the order they are shown in the table below (from top down) until the allowance has been used.

Full name(s) of fund(s)	Number of shares to be transferred	M&G client reference the investment is to be transferred from

Note: Please use another sheet of paper if you need more space to list your choice of funds.

3 Your investment details (continued)

I/We authorise M&G Securities Limited to process the in specie instruction.

If you are requesting an in specie transfer and a cash transfer to an APS ISA, we will complete any sale and reinvest instructions first and then process any in specie transfers.

Executor

Signature | Date D D M M Y Y Y Y

Name | Capacity (eg Lead Executor)

Executor 2, if applicable

Signature | Date D D M M Y Y Y Y

Name | Capacity (eg Lead Executor)

Executor 3, if applicable

Signature | Date D D M M Y Y Y Y

Name | Capacity (eg Lead Executor)

Executor 4, if applicable

Signature | Date D D M M Y Y Y Y

Name | Capacity (eg Lead Executor)

4 Your bank or building society details

If you do not provide us with your bank/building society details, your application may be rejected. We will pay future withdrawals to the account below. Please note that M&G does not accept any responsibility for the bank/building society account details you give here; you give these details entirely at your own risk so please check that they are correct.

If you have chosen to invest in income shares, we will also pay income payments to this account until you instruct us otherwise. I authorise M&G Securities Limited to make payments of income arising from my holding by direct credit transfer to the bank or building society shown.

Name and full postal address of your bank or building society

Bank/Building society

Address

Postcode

Bank/Building society account number

Branch sort code

Building society reference/roll number (if applicable)

Name(s) of account holder(s)*

IBAN (if applicable)

*payments can only be made to an M&G account holder.

Prior to making any payments to the bank/building society details provided above, we will need to verify your details. Further information on verification required can be found below.

! Verification required when providing bank or building society details

Before we can use this information to set up any payments, we need to perform a couple of additional checks in order to verify the bank or building society details you have provided.

If these are unsuccessful we will contact you to request one of the following documents, however you may prefer to send one of the below documents when returning this completed application form. If you're investing in cash and the cheque is drawn from the same account you wish to use for income payments we will not require additional documentation:

- A voided cheque. This is simply a blank cheque that you have struck through with the word VOID.
- An original bank or building society statement or printed PDF copy of an online bank statement detailing your address and full name as the account holder (no older than three months).
- A giro or paying in slip for your bank or building society account.
- Letter from your bank or building society, original or certified copy on headed paper, and dated in the last three months. The letter should include your sort code, account number, name and address.

5 Fund Reports

You can find up-to-date Annual and Interim Fund Reports for our umbrella/single company OEICs at **mandg.co.uk/funds**, along with the latest fund prices, performance and commentary. You can also request a copy of the Reports to be emailed to you by contacting our Customer Relations team on **0800 390 390***.

If you wish to receive a printed copy of the Reports to be sent to you in addition to the investment updates sent with your regular ISA statement, please tick this box. ☐

Please ensure Section 7 within this application form is completed.

6 Communicating with you including Direct Marketing

We would like to let you know about M&G Investment group products and services that we think would be of interest to you. However, we will only contact you if you **consent by ticking the boxes below** to indicate how you would like us to contact you about our investment products and services and promotional offers.

You can withdraw your consent at any time by **contacting us using the contact details in the Privacy Notice** or the 'Unsubscribe' option in any of our marketing electronic communications (although this will not affect the lawfulness of any past activities we have undertaken based on the previous consent). It can take a short time for any updates to be applied to our systems, so you may still receive marketing messages while this is happening. We will continue to use your contact details for non-marketing messages such as statements, changes to terms and conditions and as required by law.

Your marketing preferences

I am happy to be contacted in the following ways about investment products and services and promotional offers that may be of interest to me: Email ☐ Phone ☐ Post ☐

7 APS eligibility declaration

I (the investor) declare that:

I have received an up-to-date version of the Key Investor Information Document(s) and Important Information for Investors document.

- I am the surviving spouse/civil partner of the deceased
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down)
- The subscription is made under the provisions of regulation 5DDA of the ISA regulations (additional permitted subscription)
- Any subscription is being made:
  i. in the case of cash subscriptions, within three years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning 3 December 2014 and ending on 5 April 2015, the three year time period commences on 6 April 2015), and
  ii. in the case of in specie subscriptions, within 180 days of beneficial ownership passing to me (where the deceased died in the period beginning 3 December 2014 and ending on 5 April 2015, the 180 day period commences on 6 April 2015 or the actual date of the distribution, whichever is later)
- I am aged 18 years of age or over
- All subscriptions made, and to be made, belong to me.

I authorise M&G Securities Limited:

- 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.

I agree that my APS ISA will be governed by the M&G Terms and Conditions.

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

Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance MUST be made to this ISA Manager (M&G Securities Limited) and be accompanied by a completed and signed APS application form.

Signature (Surviving spouse) Date D D M M Y Y Y Y

! Returning your form

Please send your completed application form to: **M&G Securities Limited, PO Box 9039, Chelmsford CM99 2XG**.

Checklist

- ☐ Have you read, signed and dated the APS eligibility declaration?
- ☐ **Your bank or building society details:** Have you included the document to verify your bank or building society details and completed Section 4?
- ☐ **Investing in cash:** Have you enclosed a cheque, made payable to M&G Securities Limited?
  The cheque must come from a bank account in the name of the registered holder, as we're unable to accept payment from a third party.
- ☐ **Investing with the proceeds from an M&G investment:** Have you enclosed the withdrawal instruction?
- ☐ If you have chosen to do so, have you included the information to verify your bank or building society details?
- ☐ Have you detached and kept the 'Privacy Notice' for your reference?

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How to contact us

Call us

0800 390 390

We are open Monday to Friday from 08:00 to 18:00 and on Saturday from 09:00 to 13:00. For your security and to improve the quality of our service, we may record and monitor telephone calls.

+44 (0)1268 448031

If you are calling from outside of the UK.

Visit our website

mandg.co.uk

Email us

info@UK.mandg.com

Please note that information in an email cannot be guaranteed as secure. Do not include sensitive information in emails to M&G.

Write to us

M&G Customer Relations
PO Box 9039
Chelmsford
CM99 2XG

M&G Investments

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M&G Securities Limited is authorised and regulated by the Financial Conduct Authority in the UK and provides ISAs and investment products. The company's registered office is 10 Fenchurch Avenue, London EC3M 5AG. Registered in England and Wales. Registered Number 90776.

Privacy Notice – Please detach this page and keep for future reference

Any personal data we collect from you is processed in line with applicable data protection laws including the UK and/or EU General Data Protection Regulation and this notice. When you use our website, our Privacy Policy located on our website applies.

M&G Securities Limited ('we', 'us' and 'our') is the 'controller' for the personal data you share with us.

If you have any specific concerns around the privacy of your personal data or require further information about how we manage your personal data, please get in touch with us directly:

By post: M&G Securities Limited, PO Box 9039, Chelmsford CM99 2XG

By telephone: 0800 390390

By email: info@UK.mandg.com

How we collect personal data

As an M&G customer, we collect personal data about you in connection with our products and services in the following ways:

- From your application for an M&G product or service
- From your interactions with us whether over the phone, in person, in writing, or through our website or emails
- Through analysis of your transactions and activities with us and other members of the M&G plc Group*
- From third parties, such as credit reference agencies, census, market research, comparison websites, surveys, social networks, fraud prevention agencies, loyalty schemes operators, agents working on your behalf, government and law enforcement agencies.

How the law protects you

Data Protections law says that we are allowed to use personal data only if we have a proper reason to do so. The law says we must have one of the following reasons:

- to fulfil a contract we have with you
- when it is our legal duty
- when it is in our legitimate interest
- when you consent to it.

A legitimate interest is when we have a business or commercial reason to use your personal data including but not limited to internal administrative purposes, product development and enhancement, preventing fraud, ensuring network and information security.

How we use your personal data

The main ways in which we may use your personal data are to:

- Create your account, administer your investments, analyse your investment needs and tailor our services to you
- Communicate with you, and provide information on specific investment products and/or services when you request it
- Help us prevent, detect and investigate fraud and other financial crimes
- Meet our legal obligations
- Maintain the security of our services, as well as to detect and investigate activities that may be illegal or prohibited.

Sharing your personal data

We may share your personal data with:

- other members or businesses within the M&G plc Group
- our service providers and third parties who provide services on our behalf, including but not limited to:
  i. agents and administrators who we use to help run your accounts
  ii. our mailing agents
  iii. credit referencing agencies
  iv. fraud prevention and law enforcement agencies
- regulators, governments, courts, dispute resolution bodies, auditors.

*A list of entities is available upon request or by visiting **mandg.com/plc-entities**

We will do this to:

- prevent fraud and other financial crimes
- respond to enquiries and complaints
- undertake transactional analysis
- evaluate the effectiveness of marketing and for market research and training
- create customer groups, statistical and trend analysis
- support the provisions of service
- perform automated decision making and profiling
- comply with legal obligations, court orders, laws or regulations.

Your personal data may be transferred outside of the UK and EEA from time to time to members or businesses within the M&G plc Group or to trusted service providers and third parties. Where this is the case, we will ensure that suitable protection is maintained at all times by ensuring that appropriate safeguards are in place. This may include safeguards based on appropriate standard contractual clauses, adequacy or, in more limited circumstances, a derogation.

In some countries the law may require us to share certain personal data, for example with tax authorities. In these cases, we will only share the personal data with people who have the right to see it.

Retaining your personal data

We will retain your personal data for as long as is necessary for the purposes described above. Typically, we will retain your personal data for a minimum of seven years to; fulfil our business purposes, to comply with legal and regulatory requirements, or for any legal claims.

We may keep your data for longer where this is necessary for statistical and historical research purposes. However, we will ensure all personal data is removed where technically feasible. We will maintain the security and protection of any data we hold.

Profiling and automated decision making

To help us make fair, efficient and accurate decisions, we may use automated processes. We also use profiling to enable us to personalise our service offerings and related communications. Automated processes or profiling may be used to:

- Open accounts – Checks to ensure you meet the conditions needed, this may include checking residency, nationality and/or financial details
- Tailor our services – We may place you in groups with similar customers. These are called customer segments. We use these to study and learn about our customers and make decisions on what we learn
- Help us detect fraud and prevent fraud and other financial crimes – help to detect possible fraudulent or money-laundering activity or register an account is being used in an unusual way.

See also 'Object to processing (Right to object)' regarding your rights for this type of use of your personal data.

Your data subject rights

As well as our obligations, and commitment, to respect the privacy of your personal data, you also have certain rights relating to the personal data we hold about you which are outlined below. None of these are absolute and are subject to various exceptions and limitations. You can exercise these rights at any time by **contacting us using the contact details above.**

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Privacy Notice (continued)

You have rights to:

Request access to the personal data we hold about you (Data Access Request)	• You may request access to a copy of the personal data we hold about you. • We can refuse to provide personal data where to do so may reveal another person's personal data or would otherwise negatively impact another person's rights.
Object to processing (Right to object)	• You may object to us using automated processes, or fully automating decision making, using your personal data except where used to detect, prevent and investigate fraud and other financial crimes. • You may also object to us using your personal data for direct marketing analysis. This includes any profiling we perform as part of our direct marketing activities. Once we receive and have processed your objection, we will stop using your personal data for these purposes.
Request a copy of your personal data (Data Portability)	• If you gave us the personal data directly, and it was processed electronically, you can request the personal data we hold on you in a commonly used machine-readable format.
Request that your personal data is deleted (Right to be forgotten)	• You can ask us to delete the personal data we hold about you when it is no longer required for a legitimate business need, legal or regulatory obligations, where you have withdrawn your consent or is no longer required for the purposes it was collected.
Amend or correct your personal data (Right to rectification)	• If you believe that the personal data we hold about you is inaccurate, incorrect or incomplete, please contact us as soon as possible so we can update it.
Restrict the processing of your personal data (Right to restrict)	• You may ask us to restrict our processing of your personal data whilst we resolve any complaints you have about the way your personal data is used, require it for a legal claim, believe the personal data is not accurate, we no longer need the personal data, you have objected to the processing of your personal data or if you think our processing is unlawful but you do not want us to delete your personal data.
Rights in relation to consent (Right to withdraw)	• At any time, you may withdraw the consent you granted for your personal data to be used for direct marketing. • When you withdraw your consent, it will not affect the lawfulness of any past activities we have undertaken based on the previous consent.

How we respond to your rights

You can exercise these rights at any time by **contacting us using the contact details overleaf.**

- We may need to validate your identity before we can respond to your request.
- If we are unable to confirm your identity, or have strong reasons to believe that your request is unreasonably excessive or unfounded, we may deny it.
- Once we have validated your identity, we aim to respond to your requests within 30 days and no later than three months from receipt of complex requests. We will let you know if we need additional time to complete.
- We will let you know whether we accept, or refuse, your request.

Security

We take all reasonable precautions to keep your personal data secure, including safeguards against unauthorised access, use, or data loss. This includes ensuring our staff, partners and any third parties who perform work on our behalf comply with security standards as part of their contractual obligations.

Making a data protection complaint

If you have any concerns about the use of your personal data, or the way we handle your requests relating to your rights, you can **raise a complaint directly with us using the contact details overleaf.**

If you are not satisfied with the way we handle your complaint, you are entitled to raise a complaint directly with the UK Information Commissioner's Office via the details available on their website: ico.org.uk.

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