



# M&G Regular Withdrawal Facility

Request for regular withdrawals by direct credit

**This form:**

- can be used only if you wish to receive regular withdrawals from your M&G products invested in the applicable funds shown in Section 2
- cannot be used to request monthly income payments from your funds.

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

## 1 Personal details

Your M&G client reference

**First holder**

Mr  Mrs  Miss  Ms  Other

Forename(s)
Surname
OR Nominee/Company

Permanent residential address

---

Postcode

Phone: Home

Mobile

Work

Email

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Third holder** (if applicable)

Mr  Mrs  Miss  Ms  Other

Forename(s)
Surname
OR Nominee/Company

Permanent residential address

---

Postcode

Phone: Home

Mobile

Work

Email

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Designation (if applicable)

**Second holder** (if applicable)

Mr  Mrs  Miss  Ms  Other

Forename(s)
Surname
OR Nominee/Company

Permanent residential address

---

Postcode

Phone: Home

Mobile

Work

Email

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Fourth holder** (if applicable)

Mr  Mrs  Miss  Ms  Other

Forename(s)
Surname
OR Nominee/Company

Permanent residential address

---

Postcode

Phone: Home

Mobile

Work

Email

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

## 2 Your investment details

Please be aware that where the annual percentage growth in value of your holding is less than the annual percentage value being redeemed using the Regular Withdrawal Facility, you will in effect be eroding the capital value of your original investment.

**Important:**

- Please note: The M&G ISA is not a Flexible ISA, an Innovative Finance ISA or a Lifetime ISA
- **OEIC only:** withdrawals are treated as disposals for the purposes of Capital Gains Tax
- Income Shares are only available where income is reinvested
- Accumulation Shares are only available for direct investments in an M&G OEIC
- In order to qualify for the Regular Withdrawal Facility, the value of your investment must be a minimum of £1,000 on the date we receive this form
- If you do not indicate which product you wish to make withdrawals from, we will set up the Regular Withdrawal Facility on all your holdings in the chosen fund, where applicable.

I wish to make regular withdrawals from my:

Full name(s) of fund(s) chosen	Share class (eg A, R*)	Share type Circle as appropriate	Product type				
			Stocks and shares ISA	Ex Mini ISA	APS ISA	Ex PEP ISA	OEIC
M&G Dividend Fund		Income/Accumulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M&G Episode Growth Fund		Income/Accumulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
M&G Episode Income Fund		Income/Accumulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\*For advised clients only.

## 3 Withdrawal details

The maximum withdrawal allowed is 7% per annum. The percentage you select will be divided between the frequency of payments, and the amount you receive in each payment will vary. For details, please read Term 3.1.

If you wish to take withdrawals from more than one product and you require a different withdrawal percentage or a different payment frequency for each, you will need to complete one form per product.

I wish to receive a regular withdrawal of  % per annum

To be paid

Monthly
  Quarterly
  Six-monthly
  Annually

## 4 Receiving income by direct credit

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.

Name and full postal address of your bank or building society	Bank or building society account number
Bank or building society	<input style="width: 100%;" type="text"/>
Address	Branch sort code
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Postcode	Building society reference/roll number (if applicable)
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Name(s) of account holder(s)	
<input style="width: 100%;" type="text"/>	

### ! Information verification required when providing bank or building society details

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

To verify your bank or building society details, we require one of the following items to be returned with your completed application form:

- A voided cheque. This is simply a blank cheque that you have striked through with the words VOID.
- An original bank or building society statement detailing your address (no older than three months). If you bank online we can accept a bank or building society statement printed at your local branch with their stamp and certification that it is a certified copy. The certification should include the certifier's signature, name, address and or telephone number.
- 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 Declaration and authorisation

I/We hereby authorise M&G Securities Limited to pay withdrawals to my Nominated Bank Account under the Withdrawal Facility Terms.

Investor 1 Signature	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investor 2 Signature (if applicable)	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investor 3 Signature (if applicable)	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investor 4 Signature (if applicable)	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## ! Terms and conditions for the M&G Regular Withdrawal Facility – ISA only (for OEIC see the relevant Prospectus)

### Definitions

**ISA** Individual Savings Account.

**APS ISA** Additional Permitted Subscription Individual Savings Account.

**Ex Mini M&G ISA** Ex Mini M&G Individual Savings Account.

**Ex PEP M&G ISA** Ex PEP M&G Individual Savings Account.

**We, us and our** M&G Securities Limited.

**You and your** An individual who has applied to use the Withdrawal Facility.

**Account** An ISA held under The M&G ISA Terms and Conditions.

**Business day** Any day when the London Stock Exchange is open for business.

**Fund** Any sub-fund of an authorised OEIC we specify as available for use of the Withdrawal Facility.

**Income** All payments received as income including any tax payments.

**ISA Regulations** The Individual Savings Account Regulations 1998 and any other applicable regulations made from time to time by HM Revenue & Customs.

**Nominated Bank Account** A UK bank or building society account of which you are a named holder and which you specify and we accept as the account to receive withdrawal payments.

**Periodic payments** Monthly, quarterly, six-monthly or annual payments as you select on your application and as we from time to time specify as available.

**Shares** Income Shares in a Fund, including any fractions or decimals of shares.

**Terms** These Terms and Conditions, as from time to time amended, together with your application which will take precedence if the two differ.

**Withdrawal day** The valuation point on any relevant Business Day we specify.

**Withdrawal Facility** The programme of regular capital withdrawals offered to investors in a Fund under these Terms.

### Terms

#### 1. Variation and amendment of terms

We may from time to time change these Terms where a change:

- does not materially prejudice you, or
- is required to enable us to comply with a legal or regulatory requirement.

We will give you reasonable notice of any change to these Terms.

#### 2. Income

We use all Income to buy further Shares in the same investment. Where appropriate we will reinvest Income shortly after we receive the Income.

#### 3. Regular Withdrawal

##### 3.1 Regular Withdrawals

Periodic Payments will be restricted such that they will not exceed, on an annualised basis, an amount equivalent to 7% of the value of your holding. Subject to this restriction, Periodic Payments will be made based on: one twelfth; one quarter; one half; or the whole of the selected percentage value of your holding as applicable.

The value of your holding will be calculated on the Withdrawal Day using the prevailing price.

##### 3.2 Payment

Regular withdrawals will be paid by direct credit to your Nominated Bank Account.

#### 4. Changing your instructions

##### 4.1 Value of Withdrawals

If you wish to cancel or amend the level of withdrawal, we must receive your written instructions at least one calendar month before the Withdrawal Day.

##### 4.2 Bank details

If you wish to amend your Nominated Bank Account, we must receive your written instructions at least one calendar month before the Withdrawal Day.

#### 5. Closure of the Withdrawal Facility

##### 5.1 Voiding

###### 5.1.1 ISA Regulations

If all of your Account is no longer exempt from tax for failing to satisfy the provisions of ISA Regulations the Withdrawal Facility will cease.

##### 5.2 Death

From being informed of your death, no further payments will be made under these Terms unless this is less than seven Business Days before a Withdrawal Day.

##### 5.3 Closure by Us

We reserve the right to withdraw the Withdrawal Facility if the value of your holding falls below the minimum value set by us at our discretion. The Withdrawal Facility will be closed if we cease to act as an Account Manager as appropriate.


## Returning your form

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

- Have you provided your date of birth in Section 1?
- Have you included the required document to verify your bank or building society details?

## 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.

Visit our website


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

Email us

 **[info@mandg.co.uk](mailto:info@mandg.co.uk)**

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**