

# Notes on Completing your Application

1.

Fund codes can be found in the Mutual Funds Factsheet (ref 42480).
2.

With Accumulation Shares, any net income will be reinvested and reflected in the price of Accumulation Shares. If you opt for Income Shares (INC) and would like the income distributions paid directly into your Bank or Building Society account, please also complete the Income Distribution Form overleaf. Otherwise a cheque for the income distribution will be sent to the first address. Any income paid out will be distributions from your lump sum investment, not from monthly payments made by Direct Debit. If you don't specify Income or Accumulation Shares, Accumulation Shares will be issued.
3.

Give your full name and permanent residential address.
4.

Your National Insurance Number (if you have one) and date of birth are legal requirements and your application cannot be processed without them.
5.

Investment Options

You may invest in up to 5 of the funds available for ISA investment. Only if you invest a lump sum can you choose to have income paid out to you. Please complete the section 'Request for Payment of Income Distributions to your Bank/Building Society'.
6.

Investment Limits

(a) The minimum investment levels

Lump Sum Investments

The minimum investment per fund is £500, subject to a total minimum investment of £1,000 per application.

Monthly Payments

The minimum monthly payment per fund is £10, subject to a minimum investment of £50 per month.

(b) The maximum investment levels

Lump Sum Investments

MAXI ISA:  
For tax year 2003/2004, the maximum investment in a MAXI ISA is £7,000, net of initial charges.  
MINI ISA:  
For the tax year 2003/2004, the maximum investment in the MINI ISA is £3,000, net of initial charges.

Monthly Payments

MAXI ISA:  
For the tax year 2003/2004, the maximum monthly payment into a MAXI ISA is subject to your annual limit.  
MINI ISA:  
The maximum monthly payment into a MINI ISA is also subject to your annual limit.  
You can pay the initial charge on top of your ISA investment in order to maximise your annual ISA allowances. If you would like to do this, please call us on 0845 300 2244 for further details.

7.

Payment

(a) If you are investing by lump sum **and** monthly payments, your cheque should be for the lump sum only.

(b) Please note that any monthly payments will be for the tax year in which the application is made and will resume at the start of each financial year from then on unless Scottish Widows is otherwise advised.

(c) Cheques should be made payable to **Scottish Widows Unit Trust Managers Limited**.

8.

ISA Transfers

You may be able to transfer your existing ISA with another ISA Manager into a Scottish Widows ISA in the form of cash. To do so, you should complete a Scottish Widows ISA Transfer Form, together with an Application Form. (Full details are available on request.)

9.

Please read carefully the Declaration which applies to your choice of ISA, then sign and date your application.

10.

If you have any queries please contact Scottish Widows on 0845 300 2244.

We may record and monitor calls to help us to improve our service.

SCOTTISH WIDOWS

Mutual Funds

## Application Form

Scottish Widows Unit Trust Managers Limited. Registered in England and Wales No. 1629925.  
Registered Office in the United Kingdom at Charlton Place, Andover, Hampshire, SP10 1RE. Tel: 0845 300 2244.  
Scottish Widows Unit Trust Managers Limited is a member of the Scottish Widows and Lloyds TSB Marketing Group, members of which carry on the business and services associated with life assurance, pensions and investments.  
Scottish Widows Unit Trust Managers Limited is authorised and regulated by the Financial Services Authority.

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06/03

ISAs

Important Notes

I enclose a cheque for the above amount(s) made payable to Scottish Widows Unit Trust Managers Ltd together with the Direct Debit Instruction if appropriate. I understand that any Monthly Payments made to this ISA shall be for the tax year entered above and each subsequent year until further notice. Please note that the Terms and Conditions of this ISA may be changed if the ISA regulations are amended.

I declare that:

- all subscriptions made, and to be made to the Scottish Widows ISA, belong to me;
- I am 18 years of age or over;
- If I am applying for a MINI ISA, I have not subscribed and will not subscribe to a maxi ISA or another stock and shares mini ISA in the same year that I subscribe to this mini ISA;
- or If I am applying for a MAXI ISA, I have not subscribed and will not subscribe to another ISA, other than a TESSA-only ISA, in the same year that I subscribe to this maxi ISA; and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, perform duties which, by virtue of Section 132(4)(a) of the Income and Corporation Taxes Act 1988 (Crown employees and their spouses serving overseas), are treated as being performed in the United Kingdom, and will inform Scottish Widows Unit Trust Managers Limited if I cease to be so resident and ordinarily resident or to perform such duties.

I also confirm that I have received and read the Key Features relating to this investment.

I authorise Scottish Widows Unit Trust Managers 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; and
- on my written 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, subject to the minimum stated in the ISA Terms and Conditions.

I agree that all Individual Savings Accounts opened by the Account Manager pursuant to this application shall be governed by the Scottish Widows ISA Terms and Conditions and agree to be bound by them.

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

**Data Protection Act 1998:** The information you provide on this form will be used by Scottish Widows to set up and administer your plan. We may also use it for market research, statistical purposes and the prevention and detection of fraud. We will keep it confidential and will not share it with others without your agreement, except where the law permits.

Your information may be shared with financial advisers or people acting on your behalf. It may also be shared amongst Scottish Widows and Lloyds TSB Group companies to provide the service you applied for, to update our records and to identify other products and services which may interest you.

Individual Savings Account Application Form

APPLICATION FOR 2003/2004

To Scottish Widows Unit Trust Managers Limited, PO Box 28015, 15 Dalkeith Road, Edinburgh, EH16 5WL. Scottish Widows Unit Trust Managers Limited reserves the right to return this application if not properly completed. Please read the instructions on how to complete your application form before proceeding.

PERSONAL DETAILS - PLEASE USE BLOCK CAPITALS

Your title Mr Mrs Miss Ms Other (please specify)

Surname

First Name(s)

Permanent Residential Address

Post Code

Daytime telephone number

Evening telephone number

Your date of birth Day Month Year

Do you already invest in a Scottish Widows Unit Trust or OEIC? Yes No

Do you have a National Insurance Number? Yes No

If Yes, please enter

(You should be able to find your NI number on a payslip or P60, a letter from the Inland Revenue, DSS or pension order book.)

Please tick one box only:

I apply to subscribe for a Scottish Widows MAXI ISA for the above tax year and for each subsequent tax year until further notice;

OR

I apply to subscribe for a Scottish Widows Stocks and Shares MINI ISA for the above tax year and for each subsequent tax year until further notice

INVESTMENT DETAILS

Please read important notes before you complete this section. Please also complete the Direct Debit

Instruction if you wish to make monthly payments.

- You may invest in a maximum of five OEIC Fund options. For details of the funds and their short codes please refer to the Mutual Funds Factsheet (ref 42480).
- Your investment is subject to the minimum and maximum levels stated overleaf: please read these carefully before completing the following section.

NAME OF FUND(S)	FUND SHORT CODE (see note 1)	LUMP SUM AMOUNT (see note 6)	INCOME OR ACCUMULATION SHARES (INC/ACC) (see note 2)	MONTHLY SAVINGS AMOUNT (min £50 per app and min £10 per fund)
		£		£
		£		£
		£		£
		£		£
		£		£

Please refer to the relevant Key Features documents or the Mutual Funds Factsheet for details of funds that pay out income. These are available on request from Scottish Widows.

You can pay expenses and charges on top of your ISA investment in order to maximise your annual ISA allowances. If you would like to do this, please call us on 0845 300 2244 for further details.

If you invest by Direct Debit you may be liable to a handling charge. Please refer to your Terms and Conditions or Key Features for further information.

If you have selected Income Shares please remember to complete the Request for Payment of Income Distributions to your Bank/Building Society.

BEFORE SIGNING THE APPLICATION FORM, PLEASE ENSURE YOU HAVE:

- Enclosed a cheque for the full lump sum investment amount made payable to Scottish Widows Unit Trust Managers Ltd. Building Society cheques should be accompanied by a letter from the issuer confirming details of the account on which the money will be drawn.
- Received and read the Key Features and Terms and Conditions relating to this investment.
- Provided us with your National Insurance Number.
- Completed the Direct Debit Instruction (for Monthly Payments only).
- Completed the Request for Payment of Income Distributions (this service is not available if you are making monthly payments only).

Signature Date

FINANCIAL ADVISER DETAILS

FOR HEAD OFFICE USE ONLY	Agn	Src	ML
	Prod	Batch No	ED

If you would prefer not to receive details of other products and services, please tick this box ☐. Other Lloyds TSB Group companies will not make marketing approaches to you unless you already have a relationship with them.

Under the terms of the Data Protection Act 1998 you are entitled to request a copy of information we hold relating to you. A small charge will be payable.

**Warning:** sending personal information by e-mail is not secure. Only include your e-mail address if you agree to Scottish Widows sending you e-mails.

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 our quality of service.

**Contracts (Rights of the Third Parties) Act 1999:** Please note that when a policy is taken out the contract is between the applicant(s) and Scottish Widows. The terms of the Contracts (Rights of Third Parties) Act 1999 and any other legal third party rights are specifically excluded. This means that only the parties to the contract (or their legal successor(s)) will have contractual rights.

**Money Laundering Regulations 1993:** Under the regulations, there is a requirement to prove the identity of people who wish to effect a life, pension or investment product. You may therefore be asked to supply documents as evidence of your identity and your address.

REQUEST FOR DIRECT PAYMENT OF INCOME DISTRIBUTIONS TO YOUR BANK/BUILDING SOCIETY

If you would like your income distributions paid directly into your Bank or Building Society account, please complete the section below.

To Scottish Widows Unit Trust Managers Limited, PO Box 28015, 15 Dalkeith Road, Edinburgh, EH16 5WL.

Please forward all income distributions that may become due on any units standing, or which may hereafter stand in my/our names, until further notice.

Name of Bank/Building Society

Bank/Building Society Address

Sort Code

Account Number

Account in name of

The details you supply may be held and made available to our employees and agents who are managing your affairs.

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Please fill in the form and send it to: Scottish Widows Unit Trust Managers Ltd, PO Box 28015, 15 Dalkeith Road, Edinburgh, EH16 5WL.

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address

Postcode

Name of Account Holder

Branch Sort Code Bank/Building Society account number

Originator's Identification Number 870635

FOR SCOTTISH WIDOWS OFFICIAL USE ONLY  
This is not part of the instruction to your Bank or Building Society

Reference Number (to be completed by Scottish Widows)

Instruction to your Bank or Building Society  
Please pay Scottish Widows 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 and, if so, details may be passed electronically to my Bank/Building Society.

Your signature

Date

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