

# The M&G ISA

Application for tax year ending 5 April 20

## This form:

- Can be used to invest in The M&G ISA for the first time
- Can be used to make an additional subscription to your M&G ISA, and must be used for additional subscriptions if one full tax year has lapsed since most recent M&G ISA subscription
- Cannot be used to invest in The M&G Junior ISA

## Before you invest:

- Please note: The M&G ISA is not a Flexible ISA, an Innovative Finance ISA or a Lifetime ISA
- If you are unsure whether this investment is suitable for your needs, please consult your financial adviser

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.**

## Important Information:

- **Before investing**, you should read an up-to-date version of the Prospectus, Key Investor Information Documents (KIIDs) and Costs and charges illustration for the fund(s) in which you wish to invest. There you will find more about your investment, including details about the fund's different share classes: be sure to choose the appropriate one for you. It also explains fund charges, including the ongoing charge, a deduction from your fund which M&G makes to cover the costs of investment management and administration. You should also read the Important Information for Investors document, which includes M&G's Terms and Conditions
- If you have any questions or would like a free up-to-date copy of the KIID, Costs and charges illustration, Important Information for Investors document, Prospectus, most recent Annual or Interim Fund Reports or additional application forms, please visit [www.mandg.co.uk](http://www.mandg.co.uk) or call our Customer Relations team on 0800 390 390. All literature provided will be in English
- If a financial adviser has arranged this deal, depending upon the share class chosen, commission may be payable where advice has not been given

## ! 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.

## 1 Personal details

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

<input type="text"/>	
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Forename(s) <input type="text"/>	Surname <input type="text"/>
Permanent residential address <input type="text"/>	
Postcode <input type="text"/>	
Phone: Home <input type="text"/>	Work <input type="text"/>
Mobile <input type="text"/>	Email <input type="text"/>
National Insurance Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	If you do not have a National Insurance Number please tick <input type="checkbox"/>

## 2 Selecting your ISA

I apply to subscribe to **The M&G Stocks and Shares ISA** for the current tax year and each subsequent tax year until further notice.

If you are applying to make monthly payments and do not wish to continue these after the end of the current tax year, please tick this box

## 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**

### 3 Your investment details

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

See the Important Information for Investors document and/or the KIID(s) for the funds you are investing in for details, including overall subscription limits and share class availability.

Stocks and Shares ISA Full name(s) of fund(s) chosen	Share class (eg A, A-H, R*)	Lump sum amount Minimum £500 per fund	Monthly amount Minimum from £10 per fund
M&G		£	£ p/m
M&G		£	£ p/m
M&G		£	£ p/m
M&G		£	£ p/m

Note: Please use another sheet of paper if you need more space to list your choice of funds. \*For advised clients only.

If investing monthly, please indicate your choice of payment date: 1st of the month  10th of the month  22nd of the month

The default date is the 22nd of the month, however please note that it takes 13 business days to set up or change a Direct Debit.

### 4 Receiving income by direct credit

Any distributions of income and tax repayments will be automatically reinvested unless you complete this section. 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.

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)

--

### & M&G Investments – Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen (blue or black ink) and send to:

**M&G Securities Limited, PO Box 9039, Chelmsford CM99 2XG.**



Name and full postal address of your bank or building society

The Manager
Bank/building society
Address
Postcode

Service user number

6	0	0	0	3	5
---	---	---	---	---	---

Reference

--

Instruction to your bank or building society

Please pay M&G Securities Limited 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 M&G Securities Limited and, if so, details will be passed electronically to my bank or building society.

Name(s) of account holder(s)

--

Bank/building society account number

--

Branch sort code

--

Signature(s)

--

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account.

### & The Direct Debit Guarantee

This guarantee should be detached and retained by the payer.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, M&G Securities Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request M&G Securities 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 M&G Securities 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 M&G Securities 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.



## 5 Reports and voting

I wish to receive free copies of the Fund Reports, in addition to the investment updates sent with my regular ISA statement

I wish to attend and vote at shareholder meetings and to receive additional information sent to holders

## 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

v2.0 OCT 19

## 7 Declaration and authorisation

### I declare that:

I have received an up-to-date version of the Key Investor Information Document and Important Information for Investors document. All subscriptions made, and to be made, belong to me. I am 18 years of age or over. I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year. I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same tax year that I subscribe to this Stocks and Shares ISA. I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform M&G Securities Limited if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties. I will inform M&G Securities Limited promptly of any change in my circumstances which affects any of this information.

### 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 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 and I make the declarations and give the authorisations set out above

Signature

Date

## ! Returning your form

Please send your completed application form to:

**M&G Securities Limited, PO Box 9039, Chelmsford CM99 2XG.**

Have you read, signed and dated the Declaration and authorisation?

**Investing a lump sum:** for each application form have you sent at least one cheque, made payable to M&G Securities Limited?

**Investing monthly:** Have you completed the Direct Debit Instruction? Please note that it takes 13 business days to set up a new Direct Debit Instruction. Your Direct Debit payment is collected and invested on the 1st, 10th, or 22nd of each month or the next business day if it falls on a weekend or bank holiday. Don't forget to detach and keep the Direct Debit Guarantee for your reference.

**Receiving income by direct credit:** Have you completed Section 4?

Have you detached and kept the 'Privacy Notice' for your reference?

Have you completed the tax year at the top of this application form?

## **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 EU General Data Protection Regulation (GDPR) 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 ‘data 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@mandg.co.uk

### **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 Protection 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:
  - Agents and administrators who we use to help run your accounts
  - Our mailing agents
  - Credit referencing agencies
  - Fraud prevention and law enforcement agencies
- Regulators, governments, courts, dispute resolution bodies, auditors

### **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.

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**.

\*A list of entities is available upon request or by visiting [www.mandg.com/plc-entities](http://www.mandg.com/plc-entities)

## 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: [www.ico.org.uk](http://www.ico.org.uk)

v2.0 OCT 19

Source code: XHAA

OCT 19 / 393819



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