

Monthly Savings ISA (Stocks & Shares) Application Form



metfriendly
save, invest and protect

This product allows you to make tax-free monthly and lump sum contributions into a stocks and shares ISA in order to build up a fund accessible over the medium to long term. You can also transfer funds from other ISA providers into the fund. If you have any queries, please do not hesitate to contact us on 01689 891454.

The Metfriendly Monthly Savings ISA may be appropriate for savers who:

- Are aged 18 or over
- Wish to save at least £50 per month (or from £30 with the Metfriendly Escalator option)
- Want a medium to long term investment (at least five years)
- Are willing to accept medium to low risk for potential higher returns (bonuses)
- Want the potential for both annual bonuses and a final bonus (after three complete tax years)
- Want the flexibility to stop, start or adjust monthly premiums
- Understand penalties apply to withdrawals during the first 24 months

The Metfriendly Monthly Savings ISA may not be appropriate for savers who:

- Are looking to save over the short-term.
- Want a guaranteed return or capital protection.
- Have contributed to another stocks and shares ISA during the current tax year.
- Have utilised their full ISA allowance.
- Are looking to access their savings during the first 24 months.

Mr/Mrs/Ms/Miss Surname Forename(s)

First line of home address Postcode

Date of Birth / / Gender M F National Insurance Number

You should be able to find your NI number on a payslip, Form P45 or P60 or a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

Email Address Preferred Contact No

- We would like to email you from time to time with relevant information on financial issues relating to the police, such as police pay, and products and services we provide including special offers. If you would like to receive the above information **please indicate your consent by ticking the box to the left**. You will be able to unsubscribe from these communications easily and at any time.

If applying as a relative of a serving or retired member of the police service, please complete:

Name of serving or retired member Your relationship

The following details should be given for the applicant or the applicant's partner or relative as applicable:

Constabulary Prefix & Warrant/Payroll No

Your answers to the following questions will help us to ensure the product is appropriate for you and that you understand the nature of a with-profit investment. If you are in any doubt as to whether the Monthly Savings ISA is appropriate for you, please call us on 01689 891454 or email info@metfriendly.org.uk.

1. Are you looking to save for the medium to long term (at least five years)? Yes No

2. Are you aware this product is classed as a medium to low risk savings plan? Yes No

3. Have you contributed to a stocks and shares ISA elsewhere during the current tax year? Yes No

4. Are you aware that penalties apply on withdrawals during the first two calendar years? Yes No

5. What type of savings or investments do you currently hold or have held in the past? (please tick all that apply)

- None**
- Cash accounts**, for example current accounts, savings accounts, notice accounts, fixed term accounts, cash ISAs, national savings, premium bonds and guaranteed bonds
- Fixed interest investments**, for example gilts, index-linked gilts and corporate bonds
- Pooled investments**, for example stocks and shares ISA, insurance ISA, With-Profit Bond/savings, unit trusts and investment trusts
- Direct Investments**, for example company stocks and shares
- Specialist investments**, for example property (not including the home that you live in), gold, commodities, options, futures, derivatives, art and wine.

6. What is your knowledge and experience with savings and investments? (please tick the most appropriate)

	Strongly Agree	Agree	Disagree	Strongly Disagree	Don't Know
a. I am experienced with investing money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I am knowledgeable about saving and investing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I am knowledgeable about with-profits investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Have you ever held any with-profits investments? (please tick one)

Yes, I have held with-profit policies No Don't Know

8. What qualifications do you have? (please tick all that apply)

- None**
- School exams**, for example GCSE, O Level, A Level, Leaving Certificate, Higher Certificate
- University Degree**, for example BSc, BA
- Post Graduate** (Masters or Doctorate)
- Vocational Qualification**, for example, NVQ, Certificate of Knowledge of Policing, Police Promotional and/or CID exams
- Professional Qualification**, for example, Accountancy, Law or Medicine

9. What is your most recent occupation? (please tick one)

Police Officer Police Staff Other (please state)

For your own benefit and protection, you should read the **Key Information Document** associated with this product, available by request or on the relevant product page on our website (a copy will also be posted to you once your Monthly Savings ISA is set up). If you do not understand any point please ask for further information.

I apply to subscribe to a Monthly Savings ISA

Please enter the monthly amount, £50 minimum or £30 if selecting the Metfriendly Escalator.

Amount £ For tax year 2020/2021 and each subsequent year until further notice.

Metfriendly Escalator Escalation amount (minimum £10) £20 £50 £75 £100 Other £

The Escalator option allows for a reduced initial premium of £30 per month that will automatically increase by a minimum of £10 at the start of each tax year, until you tell us to stop.

Please note, you can also add lump sums (min £500) to your Monthly Savings ISA at any time.

Metfriendly Escalator

Each year the Metfriendly Escalator will automatically increase your monthly contributions, until you tell us to stop. This increase will take place each April starting in the following calendar year. For example, if you start your plan at £100 per month from September, and set the escalator to £10, your monthly contributions will automatically increase to £110 per month the next April, and increase by the same amount each year afterwards. You can vary, add a lump sum, stop or restart your monthly contributions at any time.

Confirming Your Identity

In order to process your application Metfriendly will refer to Credit Reference Agencies to confirm your identity. This search will leave a 'footprint' on your credit file, which is required to record that the check has taken place. This footprint is not the same as a credit check footprint and has no negative impact on your file. Please read the following:

ID Declaration

I understand that you will undertake a search with a Credit Reference Agency for the purposes of verifying my identity. To do so the Credit Reference Agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained. Your information may be disclosed to a credit reference agency, which may keep a record of that information; and (b) the credit reference agency may disclose that information, and the fact that a search was made, to its other customers for the purposes of assessing the risk of giving credit and occasionally to prevent fraud, money laundering and to trace debtors.

ISA Declaration & Authorisation

I declare that:

- All subscriptions made, and to be made, belong to me; **and**
- I am 18 years of age or over; **and**
- I have not subscribed, and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year; **and**
- I have not subscribed, and will not subscribe, to another stocks & shares ISA in the same tax year that I subscribe to this stocks & shares ISA; **and**
- 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 the Metropolitan Police Friendly Society 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 authorise Metfriendly

- To hold my cash subscription, any other proceeds in respect of my ISA investments and any other cash; **and**
- To make on my behalf any claims to relief from tax in respect of ISA investments; **and**
- To deduct from my salary/bank account of all such premiums that may become due (those paying by Direct Debit should call or email us).

Declaration

- I hereby apply for the Metfriendly Monthly Savings ISA and accept the terms and conditions as described within the product literature and elsewhere within this application.
- I apply for membership of Metfriendly in accordance with the provisions of its Rules (unless I am already a Member) and I agree to abide by Metfriendly's Rules at all times (a copy of Metfriendly's Rules appears on metfriendly.org.uk and are available in printed form upon request).

Signed **APPLICANT**

Date

Promotional Code

OUR DATA PRIVACY STATEMENT We need the information you provide in order to set up the contract between you and us. We will share your data with our mailing house partners (see our privacy notice) to send you legally required documents such as your annual benefit statement and invitation to our Annual General Meeting. Your data will only be kept for such a time needed to perform these tasks. Where possible we use external information to verify your identity and to keep our records up to date on home address changes. We use a third party provider to deliver our marketing emails. We gather statistics around email opening and clicks using industry standard technologies. For more information, please see our privacy notice at metfriendly.org.uk/privacy

How did you hear about Metfriendly?

I am a member Newsletter I received a letter Brochure stand Intranet Received an email
Personal recommendation Internet search Twitter Facebook I spoke to a Metfriendly representative
I saw an advert - please state which publication Other - please state

Publication/Other

Contact Details

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Metfriendly is a trading name of the Metropolitan Police Friendly Society Limited.

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