

Terms & Conditions – as specified by HMRC

Assignments or Loans

This ISA investment will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan. Therefore, you cannot take out this ISA for or on behalf of anyone else, and you cannot assign the ISA to anyone else (e.g. by way of a mortgage, divorce settlement, ordinary assignment or as a gift).

Delegation of Metfriendly duties

We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under the terms agreed with the investor is competent to carry out those functions and responsibilities.

Voiding the ISA by mistake

We must notify you if, by reason of any failure to satisfy the provisions of the ISA regulations, an ISA has, or will, become void.

Transfers to another ISA provider

On your instructions and within the time you stipulate (subject to a minimum period of 30 days), an ISA or part of an ISA shall be transferred to another ISA manager.

Cashing in your ISA

On your instructions and within the time you stipulate (subject to a minimum period of 30 days), an ISA or part of an ISA shall be transferred or paid to you.