

Please note - With effect from 1 August 2017, all applications for the Modular ISA must be submitted using James Hay Online at www.jameshay.co.uk.



JHMP0035A

Modular ISA Application Form

Please note: It is possible to apply for a Modular ISA free of charge by using our online application form which can be found at www.jameshay.co.uk. If you complete a paper application you will incur an administration charge of £30 plus VAT. By completing and submitting this form you acknowledge that a fee of £30 plus VAT will be charged to you. If you complete and submit a paper application, and subsequently submit an online application, the £30 plus VAT paper application charge will still apply.

If you have not engaged an FCA authorised Financial Adviser who is both promoting and advising you to open the plan, transfer in any other ISA investments and purchase particular investments then we would normally not accept an instruction to invest outside of the Core Modular iPlan investments without a minimum of £100,000 within the plan being applied for. Core Modular iPlan investments include our Investment Centre (including Managed Portfolio Panel), Cash Panel and panel of Stockbrokers.

As part of our overall responsibility to our clients, our aim is to protect clients from excessive risks.

Application guide

Please complete this form in BLOCK CAPITALS and black ink and return it to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF. If you require any assistance please call your Service Executive Team or our general enquiry number on 03455 212 414. **You can only apply for a Modular ISA if you also hold a Modular iSIPP.** The Modular ISA is a Stocks and Shares ISA, as defined by ISA legislation.

Certain sections of this form must be completed and are marked 'Mandatory'.

Modular iSIPP number

1 Personal details - MANDATORY

Applicant to complete

Important: Please answer all questions in this section. If you do not fully complete this part of the form, it may delay the application process.

Title

Forename(s)

Surname

Date of birth

Permanent residential address

Postcode

National Insurance number OR I have never had a National Insurance number ☐

Are you a US Person or resident of the US for tax purposes? ☐ Yes* ☐ No

Are you an undischarged bankrupt? ☐ Yes* ☐ No

* If Yes, we may not be able to proceed with your application. Please contact us for further details.

2 New subscription details - MANDATORY

Applicant to complete

I apply to subscribe for a Stocks and Shares ISA for the tax year / and each subsequent tax year until further notice.

3 Subscription details

Applicant to complete

Please complete the relevant sections below and overleaf to indicate how you would like to make payments into your Modular ISA.

3a Single subscription

Amount

Please tick as appropriate:

I wish to pay for my subscription by cheque (please make cheques payable to 'James Hay Wrap Managers Limited'). ☐

I wish to pay for my subscription from the bank account associated with my Modular GIA. ☐

3b Regular subscription

Amount by Direct Debit

Frequency: ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually

Start date

If regular payments are to be made to your Modular ISA please forward a completed Direct Debit Mandate to us. Please allow 20 business days for us to set up the Direct Debit.

PLEASE NOTE: For the 2017/18 tax year, the ISA allowance is £20,000. You can split the amount you pay into an ISA between a Cash ISA and a Stocks and Shares ISA as you choose, up to the £20,000 limit. The Modular ISA is classed as a Stocks and Shares ISA under ISA legislation.

4 Details of ISA(s) to be transferred

Applicant to complete

I wish to transfer my existing ISA(s) into a Modular ISA ☐

Total number of ISAs to be transferred

Please complete a separate Modular ISA Transfer Request Form for each existing ISA Manager. We will then forward this form to your existing ISA Manager.

5 Investment options

Applicant to complete

Do you intend to hold at least £195,000 in a combination of Investment Centre Funds (including Managed Portfolio Panel), the Cash Panel and in the bank accounts across all products within your Modular iPlan?

☐ Yes ☐ No

PLEASE NOTE: If you have not engaged an FCA authorised Financial Adviser who is both promoting and advising you to open the plan, transfer in any other ISA investments and purchase particular investments then we would normally not accept an instruction to invest outside of the Core Modular iPlan investments without a minimum of £100,000 within the plan being applied for.

I wish to invest in the following investment modules (tick appropriate boxes):

☒ CORE ISA

☐ Managed Portfolio Panel

If you have sufficient cash available in your ISA Bank Account, your Financial Adviser can begin investing into a model portfolio on the Managed Portfolio Panel via James Hay Online.

PLEASE NOTE: You must have a Financial Adviser appointed to access the Managed Portfolio Panel. Your Financial Adviser will need to agree to the Investment Manager's terms of business prior to investing into a model portfolio on the Managed Portfolio Panel. If you select this option you will be unable to hold any Investment Centre funds outside of one of the model portfolios on the panel.

☐ Investment Centre Funds

If you have sufficient cash available in your ISA Bank Account, Investment Centre trades may be placed via the 'Trade' area of James Hay Online. Alternatively, you may submit paper instructions to us using an Investment Centre Buy Form. Please note there is no charge for placing trades online but there is a charge if you submit paper investment instructions.

If you wish to make regular investments, please complete an Investment Centre Regular Buy Form and send it to us at the address below.

☐ Selftrade

Please read the Selftrade Terms and Conditions and Selftrade Order Execution Policy and complete Section 5a of this Application Form. We will notify you when your Selftrade account has been opened. You can then instruct us to send Selftrade cash from your ISA Bank Account and access the trader terminal via the 'Trade' area of James Hay Online. You must be resident in the UK to apply for a Selftrade Dealing account.

☐ Other ISA Panel Stockbroker

Please see our list of ISA Panel Stockbrokers at www.jameshay.co.uk and complete Section 5b of this Application Form*.

☐ WHOLE OF MARKET MODULE☐ Whole of Market investments not held through an Investment Manager or Stockbroker

Please complete an Instruction to Trade Form and follow the instructions on the form.

* Please obtain the ISA Panel Stockbroker's Terms of Business and application form. Please complete as much of the application form as you can and send it to us, along with a copy of their Terms of Business, to the address below. We will fully complete the application form and return it to your ISA Panel Stockbroker. When your ISA Panel Stockbroker Account has been opened you can instruct us to send the ISA Panel Stockbroker cash via the 'Trade' area of James Hay Online.

PLEASE NOTE: The forms and documents detailed above can be obtained from our website at www.jameshay.co.uk or from the contact details at the end of this document.

Address to send forms to: James Hay Partnership, Dunn's House, St Paul's Road, Salisbury SP2 7BF.

5a Selftrade dealing account

Applicant to complete

I would like to open a Selftrade dealing account ☐

I accept the Selftrade Terms and Conditions ☐

I accept the Selftrade Order Execution Policy ☐

Mother's maiden
name

Are you resident in the UK for tax purposes?

☐ Yes ☐ No

Do you anticipate dealing in US securities, either now or later?

☐ Yes ☐ No

Do you wish to deal in warrants?

☐ Yes ☐ No

We will contact you with details of your Selftrade account once we have successfully processed your Modular ISA application.

5b Other ISA Panel Stockbroker

Applicant to complete

I would like to appoint an ISA Panel Stockbroker (other than Selftrade) ☐

The following information allows us to identify and begin account opening conversations with your selected ISA Panel Stockbroker. The information is optional at this stage but if you do not provide it now we may need to contact you to obtain it once your Modular ISA has been opened. Please be aware this may delay the account opening process with the ISA Panel Stockbroker.

Firm name

Address

Postcode

FCA firm
reference
number

(if known)

Telephone

6 Financial Adviser details and adviser charges (if applicable)

Applicant to complete

Please tick as appropriate:

I wish the Financial Adviser currently appointed to my Modular iSIPP to receive adviser charges as specified in this application

☐ Yes ☐ No (If **No**, please complete appropriate section below)

I wish to appoint a Financial Adviser to my Modular ISA. I wish the Financial Adviser to receive adviser charges as specified in this application

☐ Yes ☐ No (If **Yes**, please complete the section below)

Company name	<input type="text"/>
Network name (if applicable)	<input type="text"/>
Contact name	<input type="text"/>
FCA firm reference number	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>

PLEASE NOTE: Your Financial Adviser will need to sign up to our Financial Adviser Terms of Business. This is available from our website at www.jameshay.co.uk or from the contact details at the end of this document.

6a Global adviser charges

Applicant to complete

I have already provided instructions to pay initial and ongoing adviser charges at the same rate across all of my Modular iPlan products and wish this to also be applied to my Modular ISA.

Yes ☐ No ☐

If '**No**', and you wish to specify a different level of adviser charges for this Modular ISA, please choose one of the three following options:

6b Adviser charges: One off charge

Applicant to complete

If the Financial Adviser intends to charge a one off amount for the establishment of your Modular ISA, please indicate the amount that is required below. We will make this payment automatically when sufficient funds are available.

One off charge amount £

6c Adviser charges: Product level

Applicant to complete

All adviser charges will be calculated and paid automatically by James Hay. If your adviser would prefer to invoice us instead, please tick here ☐

PLEASE NOTE: The maximum adviser charge we will facilitate from this Modular ISA is 5% (including VAT).

INITIAL ADVISER CHARGES FOR SUBSCRIPTIONS**Option 1**

Percentage % of each subscription received

OR

Option 2

Fixed amount £ of each subscription received

INITIAL ADVISER CHARGES FOR TRANSFERS IN**Option 1**

Percentage % of each transfer received

OR

Option 2

Fixed amount £ of each transfer received

ONGOING ADVISER CHARGES

Option 1

Percentage % of the value of your Modular ISA

OR

Option 2

Fixed amount

£

OR

Option 3

Tiered percentage

From £0.00 to £ take %

From £ to £ take %

From £ to £ take %

From £ to £ take %

Over £ take %

For Options 1 and 3, are any percentage based ongoing adviser charges to be applied across **all** assets in your Modular ISA?

☐ Yes ☐ No

If 'No' which category do you wish to **exclude**?

- ☐ Cash in the ISA Bank Account
- ☐ Cash held with a Cash Panel provider
- ☐ Investment Centre Funds (including Managed Portfolio Panel)
- ☐ Assets held with an ISA Panel Stockbroker
- ☐ Other whole of market assets

How frequently would you like your ongoing adviser charges paid? ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually

If the fixed amount of product level adviser charges exceeds 5% (including VAT) this may be queried with you.

6d Adviser charges: Investment level

Applicant to complete

INITIAL ADVISER CHARGES FOR INVESTMENTS IN THE JAMES HAY INVESTMENT CENTRE

%

INITIAL ADVISER CHARGES FOR WHOLE OF MARKET INVESTMENTS

Option 1

Percentage %

OR

Option 2

Fixed amount

£

ONGOING ADVISER CHARGES FOR WHOLE OF MARKET INVESTMENTS

Option 1

Percentage %

OR

Option 2

Fixed amount

£

If your Financial Adviser wishes to take investment level adviser charges on any investment this should be stated when the trades are placed.

If the level of investment level adviser charges stated on a trade instruction exceeds the levels stated above, this may delay the trade as we will query this.

PLEASE NOTE: The maximum adviser charge to be facilitated must not exceed 5% (including VAT).

Before we can open your Modular ISA, you must give us a Power of Attorney to operate the ISA/GIA Bank Account that will be opened in your name.

If you have already provided this for a Modular GIA, you do not need to provide it again.

I already have a Modular GIA in my Modular iPlan ☐ Yes ☐ No

If you ticked No, you must complete the following Power of Attorney to enable this application to proceed.

7.1 I appoint James Hay Wrap Managers Limited (JHWM) of Dunn's House, St Paul's Road, Salisbury, SP2 7BF to be my Attorney for the purposes hereinafter specified.

7.2 In respect to any Modular GIA, Modular ISA (both being "Modular iPlan Products") held in my name with JHWM, my Attorney shall have full power and authority to invest and trade the cash assets and investments in connection with the Modular iPlan Products and operate those Modular iPlan Products in accordance with the relevant Modular iPlan Product's Terms and Conditions, and any Specific Product Conditions as such Terms and Conditions may later be amended or supplemented from time to time. My Attorney is authorised to invest, hold and trade the said cash, assets and investments, upon the instructions of my Financial Adviser named in my Application Form (or any person or organisation notified to the Attorney as acting as my Financial Adviser) in any manner and to the same extent and with the same force and effect as if such actions were taken by me directly.

Without limitation of the foregoing, my Attorney is hereby authorised to:

- (a) purchase, hold, sell and otherwise deal in the investments selected by me or my Financial Adviser, directly or by nominee, at such times and in such amounts as instructed and to give all instructions, orders or requests as my Attorney thinks fit for such purpose provided that such instructions shall not contravene any legal requirements or limitations relating to the particular Modular iPlan Product
- (b) appoint any third party to carry out such instructions or generally to manage investments with or without prior reference to me or to execute instructions thereafter to be intimated by me or my Financial Adviser. The appointment of any such third party (whether or not originally appointed by the Attorney) may be revoked by the Attorney without my or my Financial Adviser's consent and without any liability to the Attorney
- (c) pay any costs, charges and fees incurred in connection with the carrying out of such instructions
- (d) transfer money from the GIA or ISA Bank Account to any of the other Product Bank Accounts to facilitate my or my Financial Adviser's instructions in respect of the Modular iPlan Products
- (e) (if applicable) instruct and take instructions from James Hay Pension Trustees Limited and James Hay Administration Company in respect of my Modular iSIPP.

7.3 I acknowledge and accept that:

- (a) all transactions in respect of the Modular iPlan Products are at my own risk and that my Attorney shall have no liability for any investment decision, and
- (b) my Attorney shall be entitled to rely upon the instructions, orders and requests reasonably believed by JHWM to have been provided to it by me or my Financial Adviser.

7.4 My Attorney is authorised to withdraw cash from the Modular iPlan Products in order to pay its fees, and those of any third party, or any other money which is lawfully due and owing and to disinvest from any investments of any Modular iPlan Product without my instructions if cash funds, after reasonable effort, cannot be obtained from me.

7.5 This Power of Attorney shall remain in full force and effect until revoked by law or by my giving, and my Attorney receiving my written notice of revocation. Revocation of this Power of Attorney shall not affect my liabilities in respect of the Modular iPlan Products that were initiated prior to the receipt of such notice of revocation. I acknowledge that any such revocation shall also require the termination of the Modular iPlan Products.

7.6 Governing Law. This Power of Attorney (and any non contractual claims or disputes arising from it) shall be governed by and construed in accordance with the laws of England and Wales.

Executed as a deed by me:

Applicant's signature

Date

Witness's signature

Date

PLEASE NOTE: The witness should not be a spouse, partner or other relative and must be aged 18 or over.

Witness's name

Witness's
occupation

Address

Postcode

You have the right to cancel this application to set up a Modular ISA with us.

We will send you a cancellation notice and you will have 30 days from receipt of this notice to notify us that you have changed your mind and wish to cancel your application.

For applicants who have appointed a Financial Adviser

We will proceed with your Modular ISA application during your 30 day cancellation period and you can give us investment instructions during this period. However, if you choose to cancel your Modular ISA under the terms of the cancellation rights, any investment held by your Modular ISA will be sold and we will return any contributions that were made into your Modular ISA to their original source. The amount to be repaid may be less than the amount paid to us if the value of your investment has fallen at the time it is sold. This will be explained in the cancellation notice that we will send you.

For applicants who do not have a Financial Adviser

As you have not received any advice from a Financial Adviser before applying for your Modular ISA you will receive a 30 day period during which you can cancel your Modular ISA application. During this period we will not permit any investments within your Modular ISA in case you decide to cancel.

However, you have the option to waive your rights to your 30 day cancellation period. If you choose to do this, we will proceed with your application and any money held within your Modular ISA will be available for immediate investment upon receipt of your instructions.

If you do not wish to waive your rights, we will send you a cancellation notice and wait for 30 days before continuing with setting up your Modular ISA. If you wish to waive your rights, please read the following confirmation and then tick the box to confirm your acceptance:

☐

I confirm my decision to waive my right to a cancellation period for my Modular ISA application. I accept that once I have waived my right to this cancellation period, I will no longer be able to cancel my Modular ISA or have any money received into my Modular ISA returned (unless it is subject to separate cancellation rights). I also accept that my Modular ISA will be fully opened and will be subject to all the applicable charges as detailed in the Modular ISA Charges Schedule.

Before signing this declaration, it is important that you carefully read the Modular ISA Terms and Conditions; the Modular ISA Charges Schedule; the Modular ISA Permitted Investments List; the James Hay Online Terms and Conditions; Key Features of the Modular ISA; and the Modular iPlan Technical Guide. These documents specify important information about your Modular ISA, how the product works, the benefits and risks and the charges you will pay.

There is a lot of information for you to consider so, if you are in any doubt about whether the Modular ISA is right for you, we strongly recommend that you seek advice from a regulated Financial Adviser. If you would like to speak to a Financial Adviser, but do not have one, please visit www.unbiased.co.uk or call them on 0800 023 6868 to obtain a list of Financial Advisers in your local area.

If you have any queries for James Hay Partnership, please direct them to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, Wiltshire, SP2 7BF; or telephone us on: 03455 212 414.

I hereby apply to James Hay Wrap Managers Limited (JHWM) to open a Modular ISA that is a Stocks and Shares ISA and declare as follows:

- a) I agree at all times to be bound by, and comply with, the Modular ISA Terms and Conditions; Section 1 of the Modular ISA Charges Schedule; and James Hay Online Terms and Conditions.
- b) That:
 - 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, to more than the overall total subscription limit in relation to a Cash ISA, Stocks and Shares ISA and an innovative finance ISA in the same tax year;
 - I have not subscribed, and will not subscribe, to another Stocks and Shares ISA in the same tax year in which I subscribe to this Modular 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 Income Tax (Earnings & Pension) Act 2003 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 you 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.
- c) I authorise JHWM to:
 - set up and administer my Modular ISA;
 - arrange any transfer of an ISA that I may request from time to time;
 - hold, or arrange for its nominee to hold, my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
 - make any claims to relief from tax in respect of ISA investments, on my behalf.
- d) I accept that if I appoint a Financial Adviser, you will send correspondence to my Financial Adviser unless I have requested otherwise or if I cease to use the services of a Financial Adviser.
- e) If I have appointed a Financial Adviser, I give my authority for you to accept investment and disinvestment instructions from them and to pay adviser charges to them as detailed in this Application Form.

- f) If I have indicated that I wish to use the services of Selftrade or any other ISA Panel Stockbroker under section 5 of this Application form, I accept and agree that:
- I am solely responsible for all decisions relating to the purchase, retention and sale of the investments forming part of my Modular ISA; and
 - you have not carried out and shall not in future carry out any review of Selftrade or other ISA Panel Stockbroker's financial status or their investment and/or risk strategies. I am/my Financial Adviser is responsible for checking these matters and ensuring that Selftrade or any other ISA Panel Stockbroker is suitable for my investment objectives.
- g) If I am investing in a UCITS fund, I certify that before providing investment instructions to you I will have either:
- printed a copy of the current version of the Key Investor Information Document (KIID); or
 - saved an electronic copy of the current version of the KIID.
- h) I authorise you to release all necessary information to third parties to enable the transfer of funds to you.
- i) I authorise you to obtain from and release to the Financial Adviser named in this Application Form any additional information that may be required to enable the transfer of funds.
- j) I accept full responsibility in respect of any claims, losses and expenses that you and the current provider(s) may incur as a result of any incorrect information provided by me in this Application Form or of any failure on my part to comply with any aspect of this Application Form.
- k) I hereby consent to you obtaining details from my existing ISA Manager and authorise the giving of any such details to you.
- l) I declare that to the best of my knowledge and belief, the particulars given on this Application Form are correct and complete and I undertake to inform you of any changes to the information contained in this form within 30 days of becoming aware that what is stated is no longer true and complete.
- m) I authorise you to send copies of all statements issued in respect of my Modular ISA and to disclose details of my Modular ISA to my Financial Adviser (if applicable). I acknowledge that my Financial Adviser may receive adviser charges from you in respect of my Modular ISA.

Data Protection Statement

Whether or not you become a customer, we will ensure that your information is only used in accordance with your instructions and our own strict internal confidentiality policies. If because of your instructions your personal data is held or disclosed in countries that do not have the same level of protection as in the United Kingdom we will take appropriate steps to protect it.

Your information may be used for administration purposes, and to:

- provide and run the Modular ISA and develop and improve our products and services;
- identify and advise you by post, telephone or electronic media of products or services, which our Group of companies and associated companies think may interest you; and
- invite you to take part in market research surveys.

MARKETING COMMUNICATIONS: If you do not want to receive (by post, telephone or electronic media) up to date information on other products or services, please tick this box to opt-out ☐

Before we can open your Modular ISA, we may make searches at credit reference agencies who will supply us with information including information from the electoral register, for the purposes of verifying your identity. Scoring methods may be used to verify your identity.

The credit reference agencies will record details of the search whether or not the application proceeds. This is not a credit check and will not be seen or used by lenders to assess your ability to obtain credit.

If you give us false or inaccurate information and fraud is identified, details will be sent to fraud prevention agencies by IFG Group PLC. Law enforcement agencies may access and use this information.

We and other organisations may search and use these records to prevent fraud and money laundering, for example:

- to help make decisions about credit and credit related services, insurance proposals and claims, and all types of facilities;
- to manage accounts and facilities, (including tracing debtors) and recovering debt; and
- to help make decisions about job applicants and employees.

We and other organisations may search and use from other countries the information recorded at fraud prevention agencies. Further information on the credit reference agencies and fraud prevention agencies that we use is available by contacting us.

We may also give essential information about your Modular ISA to others if necessary to run your Modular ISA and for regulatory purposes, including other companies within the Group and its reinsurers, and any third parties with whom your Modular ISA holds investments. We may disclose your personal data to third parties where we consider it appropriate and lawful to do so, such as for fraud prevention, business analysis purposes or where you have given us permission to do so.

If you have a Financial Adviser appointed, your Financial Adviser may view any additional products you hold with us on James Hay Online, even though your Financial Adviser is not appointed for those additional products.

Information about you will be kept after your Modular ISA is closed. You have the right to see certain records we hold about you on payment of a fee. An information sheet explaining your rights is available from James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF.

This Application Form must be completed by you or an FCA authorised Financial Adviser who holds the appropriate permissions. If completed by an FCA authorised Financial Adviser, you must still check that the completed information is correct, as by signing below you are confirming this.

It is a serious offence to make false statements and the penalties are severe and could lead to prosecution.

By signing this Application Form below I agree to be bound by, and to at all times comply with, the Modular ISA Terms and Conditions; Section 1 of the Modular ISA Charges Schedule; James Hay Online Terms and Conditions; the above Declaration; and the above Data Protection Statement.

Applicant's name

Applicant's signature

Date

If you need help or information please visit our website at www.jameshay.co.uk, call us on 03455 212 414, or write to us at James Hay Partnership, Dunn's House, St. Paul's Road, Salisbury, SP2 7BF.

We are able to provide literature in alternative formats. For a Braille, large print or audio version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of James Hay Insurance Company Limited (JHIC) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHIC has its registered office at 3rd Floor, 37 Esplanade, St Helier, Jersey, JE2 3QA. IPS, JHAC, JHPT, JHWM, JHWNC, SPTCL, SarumTL, IPS Plc, PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHIC is regulated by the Jersey Financial Services Commission and JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services.(06/17)

Modular iPlan – Modular ISA

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

James Hay Wrap Managers Limited
 Dunn's House
 St Paul's Road
 Salisbury
 SP2 7BF

Name(s) of Account Holder(s)

Bank/Building Society Account Number

--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Postcode	

Service User Number

8	8	0	1	2	3
---	---	---	---	---	---

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Instruction to your Bank or Building Society

Please pay James Hay Wrap Managers 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 James Hay Wrap Managers Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

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

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- 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, James Hay Wrap Managers Limited will notify you 10 business days in advance of your account being debited or as otherwise agreed. If you request James Hay Wrap Managers 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 James Hay Wrap Managers 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 James Hay Wrap Managers 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.