

Redmayne-Bentley's

# ISA Accounts

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Self-Select ISAs allow you to buy and sell a range of investments and benefit from income tax and capital gains tax savings.





# The Redmayne-Bentley Stocks and Shares ISA

## The Benefits

- £10,680 allowance for 2011/12 tax year\*
- Transfer-in existing ISAs including Cash ISAs ~ save fees (see page seven)
- FREE from Capital Gains Tax (CGT)
- No further Income Tax liability for higher rate taxpayers
- Interest paid Gross on Gilts, Bonds and PIBs
- Dividends paid Gross on some ETFs and ETCs
- Monthly income service available
- Low flat annual charge £60 plus VAT (payable in October)

\*If you have already subscribed to a Cash ISA (up to £5,340) you can still invest the remainder in a Stocks and Shares ISA.

 **If you are new to stock market investments we would recommend reading *'Your Guide to Investing in the Stock Market'***

# Cash ISAs versus Stocks and Shares ISAs

ISAs are intended as a vehicle to support long-term savings and investments. Cash ISAs can be attractively simple but the potential of a Stocks and Shares ISA is much greater. The effort taken to understand the differences can be repaid many times over.

In the current low interest rate climate, the rate of interest on cash deposits is very low. It is definitely worth looking at other investments to get the most out of your money.

In the 2011 Budget, the chancellor said that inflation is expected to remain at between four and five per cent throughout 2011. Unless your income can keep pace with inflation, the value of your cash will diminish. If inflation ran at four per cent for one year, £1,000 in one year's time would be able to buy the same as £960 today. There are a variety of investments that may alleviate the impact of inflation on an investor's real rate of return, including index linked gilts and corporate issues, gold, infrastructure funds and equities with a strong and growing dividend stream, furthermore if invested within an ISA, some of these investments can provide a gross return with no tax liability.

With a Stocks and Shares ISA you can invest (currently £10,680 per annum) in almost anything:

- individual companies
- market sectors
- geographical regions and indices
- commodities eg. gold, oil and agriculture
- commercial property

Cash involves less risk but is still at risk of inflation and offers little in the way of real growth prospects.

To create a truly diversified portfolio the investment types eligible include:

- Shares (equities)
- Investment Trusts
- Unit Trusts\*
- Fixed Interest (gilts, bonds and PIBs)†
- Exchange Traded Funds (ETFs)†
- Exchange Traded Commodities (ETCs)†
- Real Estate Investment Trusts (REITs)†

If you are unsure where to invest your funds you should consider our **Investment Management services** as detailed on page nine.

\*We will discount back to clients the full Unit Trust managers' commissions on purchases (sometimes as much as three per cent) and charge commission at our standard equity rates of commission.

†Income is received gross with no tax liability when held within an ISA.



**You can now transfer Cash ISAs into a Stocks and Shares ISA.  
See our ISA Transfer form attached to page 17.**

# Tax Savings

ISAs essentially allow you to build a ‘ring-fenced’ tax shelter which has the potential to earn you very worthwhile tax savings.

Over time, modest investments can grow into a sizable portfolio and if you need to raise cash in the future (eg. to buy a property or perhaps pay for medical care), you could be left with a hefty **Capital Gains Tax** bill if your investments make a profit.

Protecting your investments by placing them in an ISA could save you thousands of pounds.

You can also mitigate **Income Tax** on your investment if held within an ISA.

Dividends on shares are deducted basic rate of income tax at source. For higher rate tax payers there is no additional tax liability to pay and no requirement to declare this income on your tax return.

It is also important to note that certain investments (see page five) have more benefits as the income is paid gross and therefore no income tax liability.



# Consolidate Your Funds

If you have subscribed to ISAs with a number of providers over the years, you can transfer these (including Cash ISAs) to create a single 'ring-fenced' pot.

Redmayne-Bentley's ISA offers access to all eligible ISA investments (see page five) allowing everything you need to create a personal and diversified tax efficient portfolio.

All you need to do is complete the ISA Transfer form (attached to page 17) and we will take care of the rest.

Redmayne-Bentley will make no charge\* for you to transfer-in any existing ISAs.

Our clients save hundreds of pounds each year in this way. Please contact us for more details on **0113 200 6580**.

\*Please note that non-UK stocks may attract a charge.

# Levels of Service

With Redmayne-Bentley's ISAs you can select the level of service which best meets your needs.

## Self-Select

With the self-select option you make the buy and sell decisions for your own investments and are free to choose from almost any stock market investment (as detailed on page five).

You retain independence and control, and have the flexibility to buy and sell investments within your plan at any time in order to build up the value of your account.

If you want real success, you have to identify your objectives and regularly review your investment performance.

If you need some advice, please contact your usual Redmayne-Bentley branch or call on **0113 200 6460**.



**We offer a number of regular communications including our *Equity Insight* newsletter and Monthly Recommendations List**

**For information on these, visit [www.redmayne.co.uk/subcentre](http://www.redmayne.co.uk/subcentre)**

### **Advisory and Discretionary**

An ISA can also be run in conjunction with an Advisory or Discretionary service. We have been advising clients on the construction and management of their investment portfolios for many years, and also offer a Discretionary Management service.

To find out how you can benefit from a very personal portfolio service, call your usual Redmayne-Bentley branch.

### **Managed ISA**

Our Managed ISA allows you to benefit from our expert management free of charge. Your funds will be invested equally in up to seven FTSE 100 stocks. The management team has discretion to hold up to 40 per cent in cash. All accounts hold the same stocks, but purchases in new funds are timed to accommodate market conditions and are not automatically invested on receipt.

It should be noted that the Managed ISA service is designed for small funds (£5,000–£30,000) larger funds should be more widely spread to mitigate the risk inherent in a narrowly based portfolio.

# ISA Charges

Our ISA charges are clear and competitively priced, unlike some other providers who may charge a percentage on the value of your portfolio each year. At Redmayne-Bentley we have a low, flat basic annual charge, so as the value of your fund grows, the annual charge will fall in percentage terms, allowing you to retain more of the growth and income achieved within your fund(s).

Please refer to *A Guide to Our Services and Charges* (issued in a separate booklet, and also available at [www.redmayne.co.uk](http://www.redmayne.co.uk)) for details of our commission rates.

If you have ISAs held elsewhere it may be possible to make significant savings by transferring your funds to Redmayne-Bentley (see page seven).

## Annual Charges

- Basic Administration: £60 + VAT
- Monthly Income: £10 + VAT (Not available for our Managed ISA)

## Other Charges

- Additional Valuation/Statement: £10 + VAT
- ISA transfer-Out (Full or partial): £60 + VAT plus £10 per stock transferred
- Closure: £10 per stock transferred

## ISA Supplemental Terms and Conditions

These ISA Terms and Conditions should be read in conjunction with Redmayne-Bentley's general Terms and Conditions, issued in a separate booklet and also available at [www.redmayne.co.uk/terms](http://www.redmayne.co.uk/terms)

### 1. Provision of Services

**1.1** Please read these Terms and Conditions carefully. They apply to ISA plans only and are supplemental to our general Terms and Conditions, which are available separately. Your completed application and/or subscription, form your legally binding agreement with us, appointing Redmayne-Bentley to act as your approved Plan Manager in accordance with HM Revenue & Customs ISA Regulations.

**1.2** Except where otherwise provided in these supplemental Terms and Conditions, our general Terms and Conditions apply in relation to dealing in investments held in your ISA. Should Redmayne-Bentley's general Terms and Conditions conflict with these supplemental Terms and Conditions, the latter shall prevail.

**1.3** Should you have any questions, please call our ISA Team on **0113 200 6580**.

### 2. Your Responsibilities

**2.1** You must be the sole owner of your ISA and there must be no reason why you should not enter into this agreement. We will not be responsible for any claims or demands made by someone who has an interest in your ISA. We will not be responsible for any other claims or demands in connection with our duties except where a liability is incurred as a result of our own negligence, willful default or fraud. You will indemnify us against any loss or liability (except where caused by our own negligence, wilful default or fraud) which has been incurred as a result of providing the service to you or which otherwise would not have been incurred.

**2.2** You must write to us immediately if you are no longer resident or ordinarily resident in the UK or if not so resident, cease to perform duties as a Crown employee serving overseas, or cease to be married to, or in a civil partnership with such a person. You will be able to keep your ISA open but will be unable to make further ISA subscriptions.

### 3. Opening Your ISA

**3.1** You may open an ISA if you are resident in the UK and are aged 18 or over. You may also apply if you are (or are married to, or in a civil partnership with) a Crown employee working outside of the UK but being paid out of UK public revenue.

**3.2** You cannot open an ISA jointly with anyone else.

**3.3** In accordance with the Regulations you may subscribe up to HM Revenue & Customs ISA limits in any tax year.

**3.4** You may only have one Stocks and Shares ISA in any tax year.

**3.5** We only offer a Stocks and Shares ISA.

**3.6** Your ISA will begin when your subscription is paid into your ISA. All subscriptions must be made from your own resources and be received in pounds sterling by cheque, by acceptable electronic means, from your existing Account or by other means accepted by us from time to time.

**3.7** Subscriptions must be made with a minimum initial investment of £1,000.

**3.8** Any future subscriptions must comply with the ISA Regulations and these Terms and Conditions. Regardless of the number of withdrawals you make, you cannot make any further subscriptions to your ISA once you have reached the annual ISA subscription limit for the current tax year.

**3.9** Your ISA Application covers the current year and each subsequent year until we receive no payments for one full year. We reserve the right, to require you to complete a fresh Application for each new tax year should you change your service option.

**3.10** Your application form must be completed in full. If you fail to complete all of the required information, we may provisionally open your plan and contact you for further information. You must supply such information within 30 calendar days following your application. If you fail to provide such information, we reserve the right to cancel any transaction(s) already undertaken by selling out or buying back the required shares and accounting to you for any difference together with our associated costs.

**3.11** Shares received from an Approved All-Employee Savings-Related Share Option and/or Profit Sharing Scheme may be transferred directly into your ISA.

**3.12** For an Approved All-Employee Savings-Related Share Option you need to do this within 90 calendar days of the exercise date. For Profit Sharing, it will be necessary to do this within 90 calendar days of the date that you instruct the trustees to transfer ownership to you, or the release date, whichever date is the earliest. In either case, we must receive your documents at least ten business days prior to the end of the 90 day period. The value of your subscription will be calculated by reference to the aggregate market value of the shares at the date of transfer (usually the date of receipt by us). This will be the closing middle market share price on the date of transfer.

**3.13** You may ask us to sell UK equities and Investment Trusts which are in your name and/or your spouse's name outside an ISA and we will pay the proceeds from the sale(s) to your ISA. This service is not available for any other types of stocks and shares.

**3.14** We will pay your dividends, distributions, Gilt and Bond interest to your ISA.

#### **4. Qualifying Investments**

**4.1** We will comply with the ISA Regulations in maintaining your ISA. Should one of your stocks and shares not be a qualifying investment under these Regulations (or these Terms and Conditions), or any changes to them in the future means that it is no longer a qualifying investment, then we will ask you whether you wish us to sell it and pay the proceeds to your ISA or re-register it into your own name. We may charge you for this. If you are unsure whether any stock is eligible please call our ISA Team on **0113 200 6580**.

**4.2** Cash can only be held for the purpose of investment in qualifying investments. Cash is not a qualifying investment in its own right and a plan may not be held for the express purpose of sheltering interest arising from cash on deposit from tax.

**4.3** Applications can be made for public offers of shares in qualifying companies including Investment Trusts using cash held with a plan. If you are using sale proceeds, the funds from the transaction must be available before the deadline to take up the offer.

## **5. Settlements**

**5.1** You must ensure that there is sufficient money in your ISA to cover payments on the date of dealing. Otherwise your ISA may become void. Should there be insufficient money in your ISA to pay for a purchase, or other money that you owe us, we may take other uninvested money we hold for you to cover the shortfall. Should there be insufficient money to cover what is owed to us, we may sell stocks and shares we hold for you (whether under this agreement or any other agreement entered into with us) as we choose.

**5.2** We may add interest to any amount owing in accordance with our published rates.

## **6. Transferring an Existing ISA to Redmayne-Bentley**

**6.1** You may apply to transfer the whole of your current year ISA subscription(s) and/or your previous years investments in whole or in part to us in accordance with the regulations.

**6.2** Only such investments as are specified in the Regulations can be transferred into a ISA.

**6.3** You must complete the appropriate ISA application and transfer form, which must be returned to us by post.

**6.4** Any ISA plan transferred to us will be amalgamated with any existing ISA plan that you may hold with us.

**6.5** The transfer process will ordinarily take no more than 30 days, but in certain circumstances could take longer.

**6.6** Once we receive your written instructions you may not be allowed to trade the shares held during the transfer process.

**6.7** We reserve the right to refuse any application to open or transfer into our ISA.

## **7. Withdrawals from your ISA**

**7.1** You may withdraw money from your ISA by writing to us. Should you have insufficient money in your ISA to cover the withdrawal, you need to tell us which of your stocks and shares you wish us to sell (except for our Managed ISA when we will make the decision on your behalf). We will send you the money usually by return of post receiving your instructions, or, should we sell stocks and shares, up to five business days after the settlement date.

**7.2** We will send you the money by cheque to your permanent address. Alternatively, you may elect to receive an electronic payment to a specified bank account. All relevant administration charges shall be deducted from your ISA prior to the withdrawal. We will require your instructions in writing.

**7.3** You may also withdraw stocks and shares from your ISA. We require your instructions in writing and will register them in your name. It may take up to eight weeks before you receive all of your share certificates. Alternatively, you may wish to transfer your shares to our Nominee service. You will need to complete a separate application form for this service. We may charge you for this.

**7.4** Should you not comply with this agreement or with the ISA Regulations then we may have to close or void your ISA. If so, we will write to tell you.

## **8. Your Money**

**8.1** We will deal with money in accordance with the FSA's Client Money Rules. We may reclaim from your ISA any payment we have made to which you are not entitled.

**8.2** You will not be entitled to interest on any amounts received by cheque or on the proceeds from the sale of stocks and shares until we have opened your ISA.

**8.3** We will only pay interest on your money if it is held in your ISA. If you send us a cheque for investment, we may invest the money before your cheque has cleared. If your cheque is not honoured then a valid subscription will not be made. We may hold you responsible for any costs that are incurred.

**8.4** Interest will be calculated and paid gross on the last day of March, June, September and December in accordance with our published rates. However amounts of less than £5 will not be credited and will not accrue to the next period. Please note that we are obliged by the ISA regulations, to give HM Revenue & Customs a flat rate charge on this interest, which is currently 20 per cent. This deduction is not refundable to you.

## **9. Tax Relief**

**9.1** We will make the necessary claims for tax relief in respect of investments where UK tax has been deducted in accordance with the Regulations but not necessarily in respect of any International securities.

**9.2** You authorise us to provide HM Revenue & Customs with relevant information about your plan(s).

## 10. Fees and Charges

**10.1** We will charge fees and commissions according to our published rates.

**10.2** We will deduct the annual administration charge on or around 5th October each year from the uninvested money that you hold within your ISA. This fee will be levied in full in arrears and not on a pro rata basis.

**10.3** Should there be insufficient money in your ISA to cover our fees we will then request payment of the balance from you and we reserve the right to sell stocks and shares we hold for you, as we choose, to cover these. Normal dealing charges would apply in such instances.

## 11. Custody

**11.1** Where we hold shares for you in our Nominee, you will at all times remain the beneficial owner of them. Your securities are registered in the name of Redmayne (Nominees) Limited. Most UK securities are held in EUROCLEAR in a dematerialised form and in certain other cases, share certificates are held at our offices in Leeds or to its order.

**11.2** Your shares and/or cash cannot be used for or be accepted as security for a loan except to the extent permitted by the Regulations.

## 12. Corporate Actions

**12.1** Should a company have a bonus or other similar issue, we will credit the ISA with the new stocks and shares, or the cash proceeds, so long as they are eligible to be held in your ISA. Should they not be eligible then we will write to you for your instructions.

**12.2** Should a company have a rights issue, we will ask you for your instructions in the matter. Please note that you may only take up rights within your ISA if there is sufficient money in that plan to pay for them. In the event that you make an election for more shares than you are entitled to receive, we shall amend your election without recourse to you.

**12.3** Should there be a scrip dividend, we will always choose to take the cash option for you.

**12.4** For Managed ISAs, we will act on your behalf in all matters relating to the investments we manage for you.

### 13. Communication

**13.1** Each year you will receive a statement which lists the stocks and shares held, as well as any money waiting to be invested in stocks and shares in your ISA; transactions since your last statement; current value of your stocks and shares; and the basis on which your ISA was valued. We will use mid market prices sourced primarily from the LSE. These will not necessarily be identical to those recorded in daily newspaper(s) or any other medium as exchange rates and alternative trading venues may be referenced. We are not liable to you if different prices may have been available on an alternative trading venue. These statements will not include any measurement of performance.

**13.2** We will not automatically forward to you company reports or other similar communications for shares that you hold with us. Most companies now make company reports available on their website or by postal or e-mail request. We will arrange, upon receipt of written request for you to receive a copy of the annual report and accounts issued by every company which you hold in your ISA for a nominal charge. Please ask us for further details.

**13.3** We are generally unable to pass onto you any shareholder perks which may be attached to your shares. We may be able to secure these perks upon receipt of a written request from you. We cannot accept a standing instruction in respect of this and accept no liability for the loss of such perks.

**13.4** We are under an obligation (subject to the provisions made by or under any other enactment) if you so elect to arrange for you to attend shareholders meetings, to vote and to receive, in addition to the documents referred to above, any other information issued to shareholders. A nominal charge may be made for this and we accept no liability for the loss of such rights by you.

### 14. Termination of the Agreement

**14.1** Either we or you may terminate this agreement at any time by giving written notice to the other. This notice will apply from the date it is received, or any date advised in a notice you receive from us. This will normally be a period of at least two months, although we may end this agreement at anytime. This agreement cannot end until all transactions underway are complete.

**14.2** If the value of your ISA falls below £250 we reserve the right to close your ISA. We will write to you to inform you should this be the case. Our standard closure fees will apply.

**14.3** Should you choose to close your ISA, we will send you a cheque after deduction of fees and expenses. We only accept instructions in writing. We will also send you a valuation and statement of your ISA as at the date the agreement ends.

**14.4** We will notify you in writing if by reason of any failure to satisfy the provisions of the ISA regulations, a plan has or will become void. In such an event that a plan must be fully voided and closed then this action will be subject to an appropriate settlement charge. This remaining balance (if any) will then be returned to you. In such an event that a plan is deemed void you must declare the details of any interest dividends and capital gains or losses arising on the investments to the tax authorities. This may result in a tax liability.

**14.5** You may ask us to transfer a whole or partial component of your ISA to another registered ISA Manager who has agreed to accept it either in the form of stocks and shares and/or cash. The transfer process will ordinarily take no more than 30 days, but in certain circumstances could take longer.

**14.6** Once we receive your written instructions you may not be allowed to trade the shares held during the transfer process.

**14.7** In the event of death, this agreement shall end and we will require formal notice of your death. From the date of your death tax relief will no longer apply to your ISA and all income paid to your ISA will be subject to tax. We will then hold the existing stocks and shares and cash in your ISA. Once we receive Grant of Probate for your estate, we will sell the stocks and shares in your ISA unless we have received other instructions from your legal personal representative(s). We will then pay the amounts from the sale(s) and any cash to your legal personal representative(s) having taken out the fees or costs that are due to us. We will not provide investment advice to the executor of your will or administrator of your estate. We are not responsible for any losses to your ISA as a result of us or your personal representative(s) not being able to administer your investments following your death.

# About Redmayne-Bentley

At Redmayne-Bentley, we have been dealing for private clients since 1875 and have always maintained a friendly and helpful manner. We have long advocated making stock market investment accessible to everyone and are particularly supportive of any new developments within the industry which work towards this.

We will be happy to help in person or by telephone through our network of local branches throughout the UK and Ireland.

Our friendly and personal service has repeatedly been recognised with quality service awards from the *Daily Telegraph*, *Investors' Chronicle* and *Shares Magazine*.

For more information visit [www.redmayne.co.uk/awards](http://www.redmayne.co.uk/awards)



## Safeguarding Your Investments

We participate in the Financial Services Compensation Scheme for Investments (applicable to UK residents only). Payments under the scheme for Retail Clients' Investments should we be declared in default are limited to £50,000. Monies held on deposit with us on your behalf are separately covered under the Deposits scheme up to the sum of £85,000 per individual, per institution. In accordance with FSA guidance, we segregate client money and hold it under the protection of the UK Financial Services Compensation Scheme.

Additionally we have arranged an insurance policy to cover each claim on Nominee client assets with us up to £10,000,000. Please note that these terms do not apply to assets outside the Nominee Service and do not apply to other types of client.

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Redmayne-Bentley LLP is a Limited Liability Partnership

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Branches throughout the UK and Ireland, for details visit [www.redmayne.co.uk](http://www.redmayne.co.uk)



ISA 08/11/012 BBB5535

# Individual Savings Account (ISA) Application Form

Office Use Only

My existing Redmayne-Bentley ISA Account Number is: P \_\_\_\_\_

## PERSONAL DETAILS (Please complete in BLOCK CAPITALS)

Title (eg. Mr. Mrs. Dr.) \_\_\_\_\_ Surname \_\_\_\_\_

First Names (in full) \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_

Tel No. (Day) \_\_\_\_\_

Tel No. (Mobile) \_\_\_\_\_

Tel No. (Evening) \_\_\_\_\_

E-mail \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

National Insurance Number \_\_\_\_\_

If you do not have a NI Number, please tick this box

Occupation \_\_\_\_\_

Employer \_\_\_\_\_

**This application is valid for a Stocks and Shares ISA for the tax year 2011/2012 and each subsequent year until further notice.**

## YOUR INVESTMENT INSTRUCTIONS

I wish to subscribe £ \_\_\_\_\_

My ISA scheme will be one of the following (tick one box only):

**Self-Select** If you would like us to invest your Self-Select ISA Subscription on your behalf, please give details below:

Company (eg GlaxoSmithKline)	Share Type (eg. Ordinary)	Value £ (inc. costs)
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Managed ISA**

**Please incorporate with my Advisory/Discretionary Portfolio**

## METHODS OF PAYMENT

Please complete where appropriate:

I enclose a cheque for £ \_\_\_\_\_ made payable to Redmayne-Bentley LLP.

Please arrange to transfer £ \_\_\_\_\_ from my Redmayne-Bentley deposit account. My ShareCard Account No. is \_\_\_\_\_

Please debit £ \_\_\_\_\_ from my current bank account using the following debit card details\*:

Name of Bank \_\_\_\_\_

Account Holder Name(s) \_\_\_\_\_

Card Number \_\_\_\_\_

Issue Number<sup>†</sup> \_\_\_\_\_ Valid From Date<sup>†</sup> \_\_\_\_/\_\_\_\_/\_\_\_\_

Expiry Date<sup>†</sup> \_\_\_\_/\_\_\_\_/\_\_\_\_

\*If you wish to subscribe via a debit card, we will require your card security code (this is the last three digits that are printed on the signature strip on the reverse of your card). We will contact you on the daytime telephone number you have provided to get this information. Please note that without this security code, monies cannot be taken from your account and therefore, investment instructions will not be carried out. <sup>†</sup>If applicable.

## DECLARATION (Please complete)

- 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 a cash ISA and a Stocks and Shares ISA in the same 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 and ordinarily 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 & 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, to a person who performs such duties. I will inform Redmayne-Bentley if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- The information which I have given on this form is true and correct to the best of my knowledge and belief and I will inform Redmayne-Bentley without delay of any changes in my circumstances affecting any of the said information.
- I authorise Redmayne-Bentley:
  - to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
  - 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.
- Whilst most orders undertaken will be in accordance with our published Best Execution Policy please note that Redmayne-Bentley may execute orders outside of a recognised market or Multilateral Trading Facility (MTF). You agree that we may do this as we see fit in order to achieve a similar or better result. Please contact us if you do not understand this or require further information.
- This is our standard agreement for the ISA Service, upon which we intend to rely. For your own benefit and protection you should read these terms carefully together with Redmayne-Bentley's Terms and Conditions before signing them. If you do not understand any point please ask for further information.
- I declare that this application form has been completed to the best of my knowledge.

Please sign here

Date

X \_\_\_\_\_/\_\_\_\_/\_\_\_\_

# Additional Instructions

## EMPLOYEE SHARE TRANSFER SERVICE

Please complete this form to effect the transfer-in of shares arising from an Approved All-Employee Savings-Related Share Option and/or Profit Sharing Scheme within 90 calendar days of exercise.

Name of Stock \_\_\_\_\_

Quantity of Value \_\_\_\_\_

### Employee Share Transfer Checklist

- Please find enclosed my share certificate(s) and proof of SAYE scheme;
- Please find enclosed my signed CREST Transfer Form to effect the transfer into a Redmayne-Bentley ISA;
- Please find enclosed an ISA Application Form;
- I agree to Redmayne-Bentley's Terms and Conditions.

### My existing Redmayne-Bentley ISA Account Number is:

**P** \_\_\_\_\_

Full Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Tel No. (Day) \_\_\_\_\_

## INCOME SERVICE

If you have chosen the Self-Select option and would like to withdraw your income, just complete the details below and we will arrange for regular payments to be paid direct to your bank account.

### Please enter details (in block capitals) of the bank account to which your ISA income is to be paid:

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
Postcode \_\_\_\_\_

Account Name \_\_\_\_\_

Account Number \_\_\_\_\_

Sort Code \_\_\_\_/\_\_\_\_/\_\_\_\_

Income is made up of dividends, interest and bank interest less any charges deducted during the period, and is transferred directly to your chosen bank account monthly until Redmayne-Bentley are instructed otherwise. Distributions are made on the last working day of each month. The option to withdraw income is governed by our Terms and Conditions which may be amended from time to time.

Please check that you have fully completed and signed the form as necessary and that you have enclosed your cheque as appropriate. Should you have any questions in relation to your application, please call our ISA Team direct on **0113 200 6580**.

Please return this form to: **ISA Team, Redmayne-Bentley LLP, 9 Bond Court, Leeds LS1 2JZ.**

## BED AND ISA POSTAL DEALING SERVICE

Please complete this form to transfer (by way of a sale and re-purchase in the market) all or part of your existing holdings of shares into a Redmayne-Bentley ISA.

### Bed and ISA Checklist

Please sell and re-purchase stock as detailed below as soon as practicable following receipt of this form and all relevant documentation.

SELL	
Name of Stock	Quantity or Value

BUY	
Name of Stock	Quantity or Value

- Please find enclosed my share certificates and signed CREST Transfer Form to satisfy the sales in the market;
- Please find enclosed an ISA Application Form;
- Please use the sale proceeds as a cash subscription to my ISA for the current tax year to cover the purchase value;
- I would also like to make an additional subscription to my ISA. Please refer to Methods of Payment (overleaf);
- I understand that commission of 1.65 per cent will be charged only on the sale of each shareholding with a minimum charge of £17.50, plus a Settlement and Compliance Charge;
- I understand that on the re-purchase of each shareholding, no commission will be charged, although Stamp Duty (Government tax) will apply;
- I agree to Redmayne-Bentley's Terms and Conditions.

### My existing Redmayne-Bentley ISA Account Number is:

**P** \_\_\_\_\_

### My Redmayne-Bentley ShareCard Account Number is:

\_\_\_\_\_

Full Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Tel No. (Day) \_\_\_\_\_

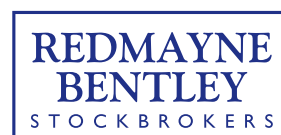
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Telephone: 0113 200 6580 · E-mail: info@redmayne.co.uk · VAT No: GB 613 139 763

Branches throughout the UK and Ireland, for details visit [www.redmayne.co.uk](http://www.redmayne.co.uk)



ISA APP 08/11/012 BBB5494

# Individual Savings Account (ISA) Transfer Form

Office Use Only

My existing Redmayne-Bentley ISA Account Number is: P

## PERSONAL DETAILS (Please complete in BLOCK CAPITALS)

Title (eg. Mr. Mrs. Dr.) \_\_\_\_\_ Surname \_\_\_\_\_

First Names (in full) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Tel No. (Day) \_\_\_\_\_

Tel No. (Mobile) \_\_\_\_\_

Tel No. (Evening) \_\_\_\_\_

E-mail \_\_\_\_\_

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

National Insurance Number \_\_\_\_\_

If you do not have a NI Number, please tick this box

Occupation \_\_\_\_\_

Employer \_\_\_\_\_

**This application is valid for a Stocks and Shares ISA for the tax year 2011/2012 and each subsequent year until further notice.**

## YOUR TRANSFER INSTRUCTIONS

Please complete this form to transfer your existing ISA(s) to Redmayne-Bentley.

### Existing ISA Manager Details:

ISA Manager's Name \_\_\_\_\_

Account Holder's Name \_\_\_\_\_

ISA Manager's Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

### ISA(s) to be transferred:

Tax Year:	Ref:
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## Your Authority

Please change, with immediate effect, the administration of my ISA(s) detailed and arrange the transfer to a Redmayne-Bentley ISA scheme in form of:

CASH; or  STOCK and CASH; or  
 PARTIAL CASH ~ Amount £ \_\_\_\_\_

### My ISA scheme selection is (tick one box only)

Self-Select  Managed ISA\*  
 Please incorporate with my Advisory/Discretionary Portfolio

**Please remember to consult with your existing ISA Manager with regards to their terms and conditions of transfer.**

\*Transfers into our Managed ISA must be effected in cash form.

## DECLARATION (Please complete)

- I wish to transfer my ISA(s) to Redmayne-Bentley.
- 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 a Cash ISA and a Stocks and Shares 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 that I subscribe to this Stocks and Shares ISA.
- I am resident and ordinarily 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 & 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, to a person who performs such duties. I will inform Redmayne-Bentley if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I authorise Redmayne-Bentley:
  - to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
  - 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.
- The information which I have given on this form is true and correct to the best of my knowledge and belief and I will inform Redmayne-Bentley without delay of any changes in my circumstances affecting any of the said information.
- Whilst most orders undertaken will be in accordance with our published Best Execution Policy please note that Redmayne-Bentley may execute orders outside of a recognised market or Multilateral Trading Facility (MTF). You agree that we may do this as we see fit in order to achieve a similar or better result. Please contact us if you do not understand this or require further information.
- This is our standard agreement for the ISA Service, upon which we intend to rely. For your own benefit and protection you should read these terms carefully together with Redmayne-Bentley's Terms and Conditions before signing them. If you do not understand any point please ask for further information.
- I declare that this application form has been completed to the best of my knowledge.

Please sign here

Date

X \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

# Monthly Income Service

If you have chosen the Self-Select option and would like to withdraw your income, just complete the details below and we will arrange for regular payments to be paid direct to your bank account.

Income is made up of dividends, interest and bank interest, and is transferred directly to your chosen bank account every month until Redmayne-Bentley are instructed otherwise. Distributions are made on the last working day of each month. The option to withdraw income is governed by our Terms and Conditions which may be amended from time to time.

**Please enter details (in BLOCK CAPITALS) of the bank account to which your ISA income is to be paid:**

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Account Name \_\_\_\_\_

Account Number \_\_\_\_\_

Sort Code \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Please check that you have fully completed and signed overleaf as necessary and that you have enclosed your cheque as appropriate. Should you have any questions in relation to your application, please call our ISA Team direct on **0113 200 6580**.

All forms should be sent to: **ISA Team, Redmayne-Bentley LLP, 9 Bond Court, Leeds LS1 2JZ.**

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ISA TFR 08/11/011 BBB5493