



STERLING

# Sterling Investment Account Application form

Additional payments for existing customers  
from 31 December 2012

**Your application**

You should only complete this form after you have reviewed the potential cost and charges you'll incur from making the investment. Please see the Sterling Charges Summary document for details.

Please make sure you complete all relevant sections and return your application to us at Sterling Centre, PO Box 461, Bishops Cleeve, Cheltenham, Gloucestershire GL52 8ZN. If your application is incomplete we will not be able to place the deal and may return it to you.

**Existing Investment Account**

Please write your existing Investment Account number here



**Data Protection**

Sterling ISA Managers Limited is committed to ensuring that the way we collect, hold, use and share information about you complies fully with data protection legislation. Before completing this application you should read the data protection leaflet appended to the Sterling Investment Account terms and conditions as this explains how your data will be used.

Have you received a personal recommendation from your adviser to submit this application?

Yes

No

If not Trustee, SIPP or SSAS or corporate application please complete this section then go to page 7

### Personal details

*Please note that without this information we cannot accept your application.*

*We cannot accept your application if the youngest applicant is aged 80 or over.*

*We accept single or joint applications.*

*Please provide us with at least one contact number.*

Title	_____
Forenames	_____
Surname	_____
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"/>
Nationality	_____
Male/Female	_____
Permanent residential address	_____ _____ _____
Postcode	_____
Daytime telephone	_____
Mobile telephone	_____
Evening telephone	_____
E-mail address	_____
National Insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation	_____
Yearly income £ (inc salary, pension or investment income)	_____

Title	_____
Forenames	_____
Surname	_____
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"/>
Nationality	_____
Male/Female	_____
Permanent residential address	_____ _____ _____
Postcode	_____
Daytime telephone	_____
Mobile telephone	_____
Evening telephone	_____
E-mail address	_____
National Insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation	_____
Yearly income £ (inc salary, pension or investment income)	_____

If Trustee application please complete this section then go to page 8

**The Trust**

Name of Trust

**The Trustees**

*Always complete. Please provide full details of the current Trustees.*

*Routine correspondence will be sent to the first trustee.*

*Please provide us with at least one contact number.*

*Income and occupation details must be provided for any trustee that is also a settlor/donor.*

*Your Tax Identification Number is the one issued by your country of residence for tax purposes.*

**First Trustee**

Title	Forenames
Surname	
Date of birth	Male/Female
Nationality	
Address	
Postcode	
Country	
Daytime telephone no.	
Mobile telephone no.	
Evening telephone no.	
E-mail address	
Occupation	
Yearly income (inc salary, pension or investment income) £	
If you are not resident in the UK, please complete the following:	
Country of residence	
<b>Plus</b> Your Tax Identification Number	
<b>Or</b> Your place of birth	
Town/city	
Country	

**Second Trustee**

Title	Forenames
Surname	
Date of birth	Male/Female
Nationality	
Address	
Postcode	
Country	
Daytime telephone no.	
Mobile telephone no.	
Evening telephone no.	
E-mail address	
Occupation	
Yearly income (inc salary, pension or investment income) £	
If you are not resident in the UK, please complete the following:	
Country of residence	
<b>Plus</b> Your Tax Identification Number	
<b>Or</b> Your place of birth	
Town/city	
Country	

**The Trustees (continued)**

*Always complete.  
Please provide full  
details of the current  
Trustees.*

*Routine  
correspondence will  
be sent to the first  
trustee.*

*Please provide us  
with at least one  
contact number.*

*Income and  
occupation details  
must be provided for  
any trustee that is  
also a settlor/donor.*

*Your Tax  
Identification  
Number is the one  
issued by your  
country of residence  
for tax purposes.*

**Third Trustee**

Title	Forenames
Surname	
Date of birth	Male/Female
Nationality	
Address	
Postcode	
Country	
Daytime telephone no.	
Mobile telephone no.	
Evening telephone no.	
E-mail address	
Occupation	
Yearly income (inc salary, pension or investment income) £	
If you are not resident in the UK, please complete the following:	
Country of residence	
<b>Plus</b> Your Tax Identification Number	
<b>Or</b> Your place of birth	
Town/city	
Country	

**Fourth Trustee**

Title	Forenames
Surname	
Date of birth	Male/Female
Nationality	
Address	
Postcode	
Country	
Daytime telephone no.	
Mobile telephone no.	
Evening telephone no.	
E-mail address	
Occupation	
Yearly income (inc salary, pension or investment income) £	
If you are not resident in the UK, please complete the following:	
Country of residence	
<b>Plus</b> Your Tax Identification Number	
<b>Or</b> Your place of birth	
Town/city	
Country	

If SIPP or SSAS application please complete this section then go to page 9

**Scheme details**

Name of Scheme

**Trustee details**

*For a SSAS, the first trustee may be the Pensioner Trustee.*

*A corporate trustee can be a Pensioner Trustee.*

*For a corporate trustee, enter the company name under 'Surname'.*

**First Trustee**

Title	Forenames
Surname	
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"/> <input type="text"/> <input type="text"/>
Nationality	Male/Female
Permanent residential address	
Postcode	
Country	

Are you resident in the UK? Yes  No

**Third Trustee**

Title	Forenames
Surname	
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"/> <input type="text"/> <input type="text"/>
Nationality	Male/Female
Permanent residential address	
Postcode	
Country	

Are you resident in the UK? Yes  No

**Fifth Trustee**

Title	Forenames
Surname	
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"/> <input type="text"/> <input type="text"/>
Nationality	Male/Female
Permanent residential address	
Postcode	
Country	

Are you resident in the UK? Yes  No

**Second Trustee**

Title	Forenames
Surname	
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"/> <input type="text"/> <input type="text"/>
Nationality	Male/Female
Permanent residential address	
Postcode	
Country	

Are you resident in the UK? Yes  No

**Fourth Trustee**

Title	Forenames
Surname	
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"/> <input type="text"/> <input type="text"/>
Nationality	Male/Female
Permanent residential address	
Postcode	
Country	

Are you resident in the UK? Yes  No

**Sixth Trustee**

Title	Forenames
Surname	
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"/> <input type="text"/> <input type="text"/>
Nationality	Male/Female
Permanent residential address	
Postcode	
Country	

Are you resident in the UK? Yes  No

If corporate application please complete this section and go to page 10

### Organisation details

Please note that without this information we cannot accept your application.

Organisation name (the 'organisation')

Company/Charity number

Telephone

Registered address

Postcode

Country of operation

### Authorised signatories

All listed signatures will be required when carrying out any transactions.

We will require written confirmation from all directors if any signatory is not a director of the organisation.

#### First Signatory

Title Forenames

Surname

Date of birth Male/Female

Position in organisation

Nationality

Permanent residential address

Postcode Country

Are you resident in the UK? Yes  No

#### Third Signatory

Title Forenames

Surname

Date of birth Male/Female

Position in organisation

Nationality

Permanent residential address

Postcode Country

Are you resident in the UK? Yes  No

#### Second Signatory

Title Forenames

Surname

Date of birth Male/Female

Position in organisation

Nationality

Permanent residential address

Postcode Country

Are you resident in the UK? Yes  No

#### Fourth Signatory

Title Forenames

Surname

Date of birth Male/Female

Position in organisation

Nationality

Permanent residential address

Postcode Country

Are you resident in the UK? Yes  No

If not Trustee, SIPP or SSAS or corporate application please complete this section then go to page 11

### Source of Investment

Please photocopy a blank source of investment section for any further parties and ensure they are completed and attached to the application.

Please tick the appropriate box or use the 'Other' box to give details.

'Other details' must be completed if you have not provided this information in the 'Personal details' section.

This section must be fully completed in all cases.

Each person making some or all of the investment must complete a separate source of investment section. The information requested is necessary to comply with the provisions of the current Financial Services regulations.

Your name

Where has the investment come from?

Income  Savings

Inheritance  Property sale

Other

**Other details**

Yearly income (including salary, pension or investment income) £

Occupation(s)

**Bank details**

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank or building society

Branch name

Sort Code   -   -

Account number

Roll number

### Source of Investment

Please photocopy a blank source of investment section for any further parties and ensure they are completed and attached to the application.

Please tick the appropriate box or use the 'Other' box to give details.

'Other details' must be completed if you have not provided this information in the 'Personal details' section.

Each person making some or all of the investment must complete a separate source of investment section. The information requested is necessary to comply with the provisions of the current Financial Services regulations.

Your name

Where has the investment come from?

Income  Savings

Inheritance  Property sale

Other

**Other details**

Yearly income (including salary, pension or investment income) £

Occupation(s)

**Bank details**

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank or building society

Branch name

Sort Code   -   -

Account number

Roll number



If Trustee application please complete this section then go to page 11

### Source of Investment for the trust

*This section refers to the original source of the trust fund and should confirm the settlor's details.*

*Please tick the appropriate box or use the 'Other' box to give details.*

**This section must be fully completed in all cases.**

**The trustee(s) must complete the source of investment section. The information requested is necessary to comply with the provisions of the current Financial Services regulations.**

**Where have the trust funds come from?**

Income  Inheritance  Savings  Property Sale

Other

**Bank details**

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank or building society

Branch name

Sort code  -  -

Account number

Roll number

If SIPP or SSAS application please complete this section then go to page 11

### Source of Investment for the trust

*Please tick the appropriate box or use the 'Other' box to give details.*

**This section must be fully completed in all cases.**

**The trustee(s) must complete the source of investment section. The information requested is necessary to comply with the provisions of the current Financial Services regulations.**

#### Where have the trust funds come from?

Member payment only

Inheritance

Savings

Transfer from another registered scheme

Other

#### Bank details

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank or building society

Branch name

Sort Code    -    -

Account number

Roll number

If corporate application please complete this section and go to page 11

### Source of Investment

Please tick the appropriate box or use the 'Other' box to give details.

These details must be completed in all cases.

This section must be fully completed in all cases.

The information requested is necessary to comply with the provisions of the current Financial Services regulations.

#### Where has the investment come from?

Profits  Sale of assets

Dividends  Sale of business

Other

#### Other details

Yearly profit or turnover  £

Type of business

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank/building society

Branch name

Sort Code    -   -

Account number

Roll number

Please complete this section for all applications

### Payment details

*It may take up to 6 weeks to collect your first contribution by Direct Debit.*

*If SIPP or SSAS application payments must come from the trustee's bank account*

*If automatic increases are selected increases will apply to your total monthly payment amount.*

*The first increase will take place in January next year, unless the initial payment is made after 15 November, in which case the first increase will be in January the following year.*

*If payment is received by BACS or CHAPS without a valid payment reference, the payment will be returned to the issuing bank.*

Monthly payment amount should be the EXTRA payment each month. If you are starting monthly payments for the first time or changing bank details please complete the Direct Debit on page 27.

#### Monthly payments (Not applicable for Trustee applications)

Monthly payment amount £

Do you wish to automatically increase your monthly payments each year? Yes  No

If yes – how do you want monthly payments to increase?

In line with AWE  in line with RPI  by a set percentage of  % (min 1%, max 10%)

Please let us know when you would like payments to start  (Please note payments must be either the 2nd, 12th or 22nd of the month)

#### Lump sum payments

Lump sum payment amount £

Do you wish to use the phased investment facility for your lump sum investment? Yes  No

(The phased investment option is not available for corporate applications)

The phased investment option allows you to put your payments in a 'deposit and treasury' fund (see the Sterling panel funds guide for more information on the fund) and drip-feed them into your chosen fund(s) over a number of months. We will drip-feed your payments over a period of six months unless you indicate otherwise below. Please see the terms and conditions for more information on how this option works.

Please transfer my investment into my chosen fund(s) over the next  months.

#### Lump sum payment details

Please indicate how you want to make your lump sum payment.

Cheque  Please make cheques payable to Sterling ISA Managers Limited and write your name and address on the back of the cheque.

CHAPS  Your bank may charge you a fee for a CHAPS payment (sometimes called Telegraphic Transfer).

BACS  BACS may take 3 working days to reach the Sterling account.

If you are paying by CHAPS or BACS, you will need to contact Sterling on 0370 909 6010 for a payment reference.

**Please confirm payment reference. This will ensure we can match up your payment with your application.**

**Withdrawals and income distributions**

*Instructions given here will replace any previous instructions.*

*Please see the Sterling panel funds guide for details of the Sterling panel funds that distribute income and when they distribute.*

*If you do not wish to receive income, we will reinvest it into your account.*

*Regular withdrawals will be met by cashing in part of your account, normally on 10th of the month.*

*The maximum withdrawal is 7.5% of the investment, or 7.5% of the account value each year.*

*The minimum withdrawal is £50.*

*If you set up withdrawals from any protected profit funds without advice, we may ask you to complete an appropriateness test.*

*Any increase in withdrawals will occur on the anniversary of the first withdrawal after your request to automatically increase.*

*Bank details must be completed if you want withdrawals to be paid direct to your bank account.*

*Income distributions must be paid direct to your bank account.*

If you wish to receive regular withdrawals or income distributions please complete the relevant sections on this page, otherwise turn to page 15 and state the funds you wish to invest in.

**(A) Income distributions**

(Not available if you are taking regular withdrawals).

If you wish to receive income distributions, please tick

Please complete **section C**. Distributions will be paid to you in March, June, September and December each year provided income has been generated.

**(B) Withdrawals**

(Not available if you are making monthly payments or taking income distributions).

**(B1) How often do you want to receive a payment: (please tick)?**

- every month
- every 3 months
- every 4 months
- every 6 months
- every 12 months

In which month would you like to receive your first payment?

Please complete **section B2** if you would like withdrawals as a percentage of the account value OR

Please complete **section B3** if you would like withdrawals as a set amount.

**(B2) If you would like to take withdrawals as a percentage of the yearly account value, please complete the following:**

From specific funds  Complete **section C**, then state the funds you wish to invest in on page 15.

OR

From all funds  Level of yearly withdrawals (max 7.5% of account value)  %

on the account (proportionately)

Now complete **section C**.

**(B3) If you would like to take each withdrawal as a set amount, please complete all of this section:**

From specific funds  Complete **section C**, then state the funds you wish to invest in on page 15.

OR

From all funds  Amount of each withdrawal (yearly max 7.5% of investment)  £

on the account (proportionately)

Now complete **section C**.

AND

**Do you wish to automatically increase your withdrawals each year?** Yes  No

(Only available if withdrawals are taken as a set amount)

If yes – how do you want your withdrawals to increase?

In line with AWE  in line with RPI  by a set percentage of  % (min 1%, max 10%)

Now complete **section C**.

**(C) Bank details**

(To be completed if you wish to receive regular withdrawals or income distributions).

Withdrawals or income distributions to be paid direct to the following bank or building society account:

Name of account holder

Name of bank or building society

Branch name and address

Postcode

Sort Code  -  -

Account number  Roll number

A 'Confirmation of verification of identity' certificate will need to be completed if the bank or building society account holder is not an applicant.

Special instructions

**Withdrawals**

*Instructions given here will replace any previous instructions.*

*Regular withdrawals will be met by cashing in part of your account, normally on 10th of the month.*

*The maximum withdrawal is 7.5% of the investment, or 7.5% of the account value each year.*

*If you set up withdrawals from any protected profit funds without advice, we may ask you to complete an appropriateness test.*

*Any increase in withdrawals will occur on the anniversary of the first withdrawal after your request to automatically increase.*

*Bank details must be completed if you want withdrawals to be paid direct to your bank account.*

If you wish to receive regular withdrawals please complete the relevant sections on this page, otherwise turn to the next page to select funds to invest in.

**(A) Withdrawals**

(Not available if you are making regular payments).

**(A1) How often do you want to receive a payment: (please tick)?**

- every month
- every 3 months
- every 4 months
- every 6 months
- every 12 months

In which month would you like to receive your first payment?

Please complete **section A2** if you would like withdrawals as a percentage of the account value OR

Please complete **section A3** if you would like withdrawals as a set amount.

**(A2) If you would like to take withdrawals as a percentage of the yearly account value, please complete the following:**

From specific funds  Complete **section B**, then select the funds on **page 14**.

OR

From all funds  Level of yearly withdrawals (max 7.5% of account value)  %  
(proportionately) Now complete **section B**.

**(A3) If you would like to take each withdrawal as a set amount, please complete the following:**

From specific funds  Complete **section B**, then select the funds on **page 14**.

OR

From all funds  Amount of each withdrawal (yearly max 7.5% of investment)  £  
(proportionately) Now complete **section B**.

AND

**Do you wish to automatically increase your withdrawals each year?** Yes  No

(Only available if withdrawals are taken as a set amount)

If yes – how do you want your withdrawals to increase?

In line with NAEI  in line with RPI  by a set percentage of  % (min 1%, max 10%)

Now complete **section B**.

**(B) Bank details**

(To be completed if you wish to receive regular withdrawals).

Withdrawals or income distributions to be paid direct to the following bank or building society account:

Name of account holder	<input style="width: 90%;" type="text"/>
Name of bank or building society	<input style="width: 90%;" type="text"/>
Branch name and address	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>
	<input style="width: 90%;" type="text"/>
Sort Code	<input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> - <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> - <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/>
Account number	<input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/> <input style="width: 15px;" type="text"/>
Roll number	<input style="width: 90%;" type="text"/>

A 'Confirmation of verification of identity' certificate will need to be completed if the bank or building society account is not in the name of the organisation.

Special instructions

Please complete this section for corporate applications only and go to page 20

### Investment funds

*The investment objectives of the funds are explained in the Sterling Panel Funds Guide.*

*Withdrawals can be taken as a set amount or as a percentage of the fund value. You cannot select both options.*

*You can choose different funds for your lump sum and monthly payments.*

*For top-ups or increases we will assume the same fund split as previously if this section is left blank.*

*If you're making investments to any protected profit funds without advice, we may ask you to complete an appropriateness test.*

Please indicate how much you wish to invest in the fund and, if appropriate, any withdrawals.

Fund	Investment		Withdrawals	
	Lump sum	Monthly	Amount per withdrawal	or % of fund value
TP1# Multimanager Protected Profits	<input type="text"/> %	<input type="text"/> %	£ <input type="text"/>	<input type="text"/> %
TR1# Tracker Protected Profits	<input type="text"/> %	<input type="text"/> %	£ <input type="text"/>	<input type="text"/> %

Please complete this section unless corporate application and go to the relevant declaration on pages 17-19

### Sterling panel funds

We will assume the same fund split as your most recent investment if no fund selection is made.

If you're making investments to any protected profit funds without advice, we may ask you to complete an appropriateness test.

The minimum investment into any fund is 1%. You can invest in up to 100 different funds (including wider market funds).

Please write the fund name clearly and in full.

The investment objective of each Sterling panel fund is explained in the Sterling panel funds guide.

Please write the funds you wish to invest in. Investment amounts must be stated as whole percentages. Please ensure that total investments add up to 100% (including wider market funds).

Fund code	Fund name	Investment			Withdrawals	
		Lump sum	Monthly	Transfer	Amount per withdrawal	% of fund value
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%

### Wider market funds

We will assume the same fund split as your most recent investment if no fund selection is made.

Please write the fund name and associated code clearly and in full.

A valid SEDOL number is required in all cases.

'SEDOL code' is the unique identifying code given to each fund. Please refer to the Sterling charges summary for details.

Please write the funds you wish to invest in. Investment amounts must be stated as whole percentages. Please ensure that total investments add up to 100% (including Sterling panel funds).

SEDOL code	Fund name	Investment			Withdrawals	
		Lump sum	Monthly	Transfer	Amount per withdrawal	% of fund value
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%
		%	%	%	£	%



**Declaration**

A copy of this application and the Investment Account terms and conditions are available on request.

Our address is on page 2 of this application form or call us on 0370 909 6010.

Please read the data protection leaflet included as an appendix to the terms and conditions carefully.

If you do not understand any of the information, please ask for more information before signing the declaration.

The Sterling Investment Account terms and conditions are the standard terms and conditions upon which we intend to rely. It is important that you read the terms and conditions carefully before agreeing to be bound by them.

If you do not understand any point, please ask for further information before you sign the application form.

For investments made by an attorney, a certified copy of the power of attorney must be provided.

 **Data Protection**

I/We confirm I/we have received the Sterling Investment Account terms and conditions. I/We have read the Data Protection Leaflet that is appended to those terms and conditions which explains how Sterling ISA Managers Limited and Zurich Life Assurance plc will look after my/our details and I/we consent to:

- My/our personal data being used in the way described.
- Sterling ISA Managers Limited, Zurich Life Assurance plc, its agents and other Zurich Group companies using my/our information for setting up, processing and administering my/our Sterling Investment Account and Minimum Return Life Cover Plan (the "Life Cover Plan"). Zurich Group means Zurich Insurance Group Ltd and its members.
- Sterling ISA Managers Limited using a reference agency for identity verification and fraud checking purposes.

I am/We are aware that details of this application will, for administrative purposes, be passed to associated companies within the Zurich Group and to third parties who may carry out work on behalf of Sterling ISA Managers Limited and Zurich Life Assurance plc.

**Investment Account**

I/We have completed this Investment Account declaration as part of my/our application for the Sterling Investment Account.

I/We have reviewed the Sterling charges information document providing projected costs and charges associated with making this investment.

I/We agree that the contract for the provision of the Investment Account will be governed by the following documents:

- a) This Investment Account declaration.
- b) The Investment Account schedule and the terms and conditions.

I am/We are aware that when this Investment Account declaration has been completed, it will be posted to Sterling ISA Managers Limited along with any other documents relevant to this application.

Sterling ISA Managers Limited will write to tell me/us (either directly or through my/our adviser) when the Investment Account is in force. I am/We are aware that on commencement of the contract I/we will receive a cancellation notice, which gives me/us the right to cancel the contract within 30 days of the receipt of the notice if I/we wish to do this. I am/We are aware that if I/we cancel the contract within the cancellation period, I/we may get back less than I/we invested.

I/We have received the Sterling Investment Account terms and conditions and the key features. I am /We are aware that these are important documents that explain the features, benefits and limits of the contract between us.

I/We agree to be bound by the terms and conditions applying to the Sterling Investment Account.

I/We wish to add to my/our existing Sterling Investment Account.

I am/We are not (a) citizen(s), national(s) or resident(s) of the United States of America.

I/We authorise Sterling ISA Managers Limited to:

- a) hold my/our cash subscriptions, investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash; and
- b) deduct from my Investment Account all fees and other sums in accordance with the Sterling Investment Account terms and conditions; and
- c) share details about me/us and my/our Sterling Investment Account with Zurich Life Assurance plc, as required, to allow Zurich Life Assurance plc to provide the Life Cover Plan linked to my/our Sterling Investment Account and issue payment of any life cover benefit that may fall due.

I/We declare that the information provided in this application is correct to the best of my/our knowledge and belief.

And if the investment is being made on behalf of a donor of a power of attorney:

I/We confirm that I am/we are acting on behalf of the donor of a power of attorney and for the donor's own benefit in my/our capacity as attorney and to the best of my/our knowledge and belief the power of attorney is still valid and has not been revoked.

Signature of first or only applicant

Date

Name

Signature of second applicant

Date

Name

**Declaration**

*A copy of this application is available on request.*

*Our address is on page 2 of this application or you can call us on 0370 909 6010*

*Please read the data protection leaflet carefully. If you do not understand any of the information in the leaflet, please ask for more information before signing the declaration.*

I/We have completed this Investment Account declaration as part of my/our application for the Sterling Investment Account.

I/We have reviewed the Sterling charges information document providing projected costs and charges associated with making this investment.

I/We agree that the contract for the provision of the Investment Account will be governed by the following documents:

a) This Investment Account declaration

b) The Investment Account schedule and the terms and conditions

I am/We are aware that when this Investment Account declaration has been completed, it will be posted to Sterling ISA Managers Limited along with any other documents relevant to this application.

Sterling ISA Managers Limited will write to tell me/us (either directly or through my/our adviser) when the Investment Account is in force. I am/We are aware that on commencement of the contract I/we will receive a cancellation notice, which gives me/us the right to cancel the contract within 30 days of the receipt of the notice if I/we wish to do this. I am/We are aware that if I/we cancel the contract within the cancellation period, I/we may get back less than I/we invested.

I/We have received and read both the terms and conditions and the key features. I/We agree to be bound by the terms and conditions applying to the Sterling Investment Account.

I/We, as trustee(s), wish to add to the existing Sterling Investment Account.

We are not US nationals for US federal income tax purposes and, if the applicant, or any of the applicants, is a company, that company is not incorporated in, or situated in, the United States of America.

I/We declare that the amount to be invested is held by the trustee(s) of the trust referred to in this application and that the trust terms permit the trustee(s) to invest in the investments specified in this application.

I/We accept that, other than correspondence issued in accordance with Financial Conduct Authority rules, all written correspondence and notifications will be sent to the first named trustee but any necessary action can only take place with the agreement of all of the trustees.

I am/We are aware that only lump sum investments may be paid into the Account and that the terms and conditions shall be read as if that is the case.

I/We authorise Sterling ISA Managers Limited to hold cash subscriptions, investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash.

I/We declare that the information provided in this application is correct to the best of my/our knowledge and belief.

**Data Protection**

I/We confirm I/we have received the Sterling Investment Account terms and conditions. I/We have read the Data Protection Leaflet that is appended to those terms and conditions which explains how Sterling ISA Managers Limited and Zurich Life Assurance plc will look after my/our details and I/we consent to:

- my/our personal data being used in the way described.
- Sterling ISA Managers Limited, Zurich Life Assurance plc, its agents and other Zurich Group companies using my/our information for setting up, processing and administering my/our Sterling Investment Account. Zurich Group means Zurich Insurance Group Ltd and its members.
- Sterling ISA Managers Limited using a reference agency for identity verification and fraud checking purposes.

I am/We are aware that details of this application will, for administrative purposes, be passed to associated companies within the Zurich Group and to third parties who may carry out work on behalf of Sterling ISA Managers Limited and Zurich Life Assurance plc.

First Trustee signature

Name

Date

Second Trustee signature

Name

Date

Third Trustee signature

Name

Date

Fourth Trustee signature

Name

Date

**Declaration**

*A copy of this application is available on request.*

*Our address is on page 2 of this application or you can call us on 0370 909 6010*

We have completed this Investment Account declaration as part of our application for the Sterling Investment Account. I/We have reviewed the Sterling charges information document providing projected costs and charges associated with making this investment.

We agree that the contract for the provision of the Investment Account will be governed by the following documents:

a) This Investment Account declaration  
 b) The Investment Account schedule and the terms and conditions

We are aware that when this Investment Account declaration has been completed, it will be posted to Sterling ISA Managers Limited along with any other documents relevant to this application. Sterling ISA Managers Limited will write to tell us (either directly or through our adviser) when the Investment Account is in force. We are aware that on commencement of the contract we will receive a cancellation notice, which gives us the right to cancel the contract within 30 days of the receipt of the notice if we wish to do this. We are aware that if we cancel the contract within the cancellation period, we may get back less than we invested.

We have received and read both the terms and conditions and the key features. We agree to be bound by the terms and conditions applying to the Sterling Investment Account.

We, as trustees, wish to add to the existing Sterling Investment Account.

We are not US nationals for US federal income tax purposes and, if the applicant, or any of the applicants, is a company, that company is not incorporated in, or situated in, the United States of America.

We declare that the amount to be invested is held by the trustee(s) of the scheme referred to in this application and that the powers of investment given by the scheme permit the trustee(s) to invest in the investments specified in this application. We are aware that the investments held within the Account are subject to UK Taxation for Unit Trust/OEIC investments. Sterling ISA Managers Limited will **not** reclaim tax paid on any interest payments from any of the funds, but will provide sufficient information for the trustees to reclaim the tax.

We accept that, other than correspondence issued in accordance with Financial Conduct Authority rules, all written correspondence and notifications will be sent to the first named trustee (or to the trustee we have nominated for this purpose in the application) but that any necessary action can only take place with the agreement of all of the trustees or with the agreement of those trustees authorised to sign on behalf of all the trustees.

We will inform Sterling ISA Managers Limited in writing of any changes to the trustees, and we will also supply documentation confirming the extent of the new trustee's authority.

We authorise Sterling ISA Managers Limited to hold cash subscriptions, investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash.

We declare that the information provided in this application is correct to the best of our knowledge and belief.



**Data Protection**

We confirm we have received the Sterling Investment Account terms and conditions. We have read the Data Protection Leaflet that is appended to those terms and conditions which explains how Sterling ISA Managers Limited and Zurich Life Assurance plc will look after our details and we consent to:

- our personal data being used in the way described.
- Sterling ISA Managers Limited, Zurich Life Assurance plc, its agents and other Zurich Group companies using our information for setting up, processing and administering our Sterling Investment Account. Zurich Group means Zurich Insurance Group Ltd and its members.
- Sterling ISA Managers Limited using a reference agency for identity verification and fraud checking purposes.

We are aware that details of this application will, for administrative purposes, be passed to associated companies within the Zurich Group and to third parties who may carry out work on behalf of Sterling ISA Managers Limited and Zurich Life Assurance plc.

*For a corporate trustee, two authorised signatures must appear in the same box.*

*A corporate trustee can be a Pensioner Trustee.*

*Please read the data protection leaflet carefully. If you do not understand any of the information in the leaflet, please ask for more information before signing the declaration.*

First Trustee signature(s)

Name

Date

Second Trustee signature(s)

Name

Date

Third Trustee signature(s)

Name

Date

Fourth Trustee signature(s)

Name

Date

Fifth Trustee signature(s)

Name

Date

Sixth Trustee signature(s)

Name

Date

**Declaration**

*A copy of this application is available on request.*

I/We have completed this Investment Account declaration as part of my/our application for the Sterling Investment Account.

I/We have reviewed the Sterling charges information document providing projected costs and charges associated with making this investment.

I/We agree that the contract for the provision of the Investment Account will be governed by the following documents:

- a) This Investment Account declaration
- b) The Investment Account schedule and the terms and conditions

I am/We are aware that when this Investment Account declaration has been completed, it will be posted to Sterling ISA Managers Limited along with any other documents relevant to this application.

Sterling ISA Managers Limited will write to tell me/us (either directly or through my/our adviser) when the Investment Account is in force. I am/We are aware that on commencement of the contract I/we will receive a cancellation notice, which gives me/us the right to cancel the contract within 30 days of the receipt of the notice if I/we wish to do this. I am/We are aware that if I/we cancel the contract within the cancellation period, I/we may get back less than I/we invested.

I/We have received and read both the terms and conditions and the key features. I/We agree to be bound by the terms and conditions applying to the Sterling Investment Account.

I/We wish to add to my/our existing Sterling Investment Account.

I am/We are not (a) citizen(s), national(s) or resident(s) of the United States of America. In addition, the organisation or company is not incorporated in, or situated in, the United States of America.

I/We authorise Sterling ISA Managers Limited to hold my/our cash subscription, investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash.

I/We declare that the information provided in this application is correct to the best of my/our knowledge and belief.

**Data Protection**

For the purposes of data protection, reference to 'Zurich Group' means Zurich Insurance Group Ltd and its subsidiaries.

I/We have received a copy of the Data Protection leaflet – 'Your privacy is important to us'. I/We confirm I/we have read the leaflet that explains how Sterling ISA Managers Limited will look after my/our details and I/we consent to:

- My/Our personal data being used in the way described.
- Sterling ISA Managers Limited, its agents and other Zurich Group companies using my/our information for setting up, processing and administering my/our account.
- Sterling ISA Managers Limited using a reference agency for identity verification and fraud checking purposes.

I/We authorise those asked by Sterling ISA Managers Limited to give such information on production of a copy of this consent.

I/We have read and agree to the information contained in this application form and in the declaration for and on behalf of the organisation.

*Please read the data protection leaflet carefully. If you do not understand any of the information in the leaflet, please ask for more information before signing the declaration.*

Signature of first or only signatory
Signature of second signatory
Signature of third signatory
Signature of fourth signatory

Name
Date
Name
Date
Name
Date
Name
Date

Please complete if not trustee, SIPP or SSAS or corporate application and go to page 24

### Financial adviser authority

*This Financial Adviser Authority is for this Sterling account only. A separate authority is required in respect of each account.*

I/We hereby authorise the Financial Adviser Firm detailed below to act on my/our behalf in relation to the matters indicated below and to provide information and/or instructions to Sterling ISA Managers Limited.

I/We request Sterling ISA Managers Limited to act on any such information and/or instructions and, where appropriate, confirm that I am/we are able to give this authority under the terms of any applicable trust.

I am/We are aware that this authority can be withdrawn at any time by written notification to Sterling ISA Managers Limited, PO Box 461, Bishops Cleeve, Cheltenham, Gloucestershire, GL52 8ZN and that until such notification is received Sterling ISA Managers Limited is entitled to rely on this authority and act on any information/instructions received from the Financial Adviser Firm (as detailed below) as if it/they were given directly by me/us.

By signing this authority you authorise Sterling ISA Managers Limited to accept instructions relating to any of the following (if Sterling ISA Managers Limited amend this list you may need to sign a new authority):

- Commence, change and/or stop regular withdrawals or income distributions from the investment account
- Change details of the bank account into which regular withdrawals or income distributions are paid
- Initiate partial or full encashment
- Redirect monthly contributions
- Fund(s) switch

**Please note:**

- Your adviser will be required to submit a separate fund switch instruction for each account.
- Sterling ISA Managers Limited will not carry out any fund switch instruction that is incomplete or unclear. Funds can only be switched on a Business Day. Switches will take place usually within 2 Business Days after receipt of the instructions. 'Business Day' is defined in the plan's Terms and Conditions.

First applicant name

First applicant signature

Date

Second applicant name

Second applicant signature

Date

**The Financial Adviser Firm:**

Hereby confirms that it will act only in accordance with appropriate instructions from the legal owner(s) of the account, after ensuring the owner(s) has/have received the Key Features document and the Terms and Conditions, in accordance with the permissions and authority granted by the Financial Services and Markets Act 2000 or any replacement legislation.

Financial Adviser Firm Name

Financial Adviser Firm Address

Financial Adviser Name

Financial Adviser Signature  
(On behalf of Adviser Firm)

Sterling Agency Code

*Note to Adviser:  
A separate switch instruction will be required for each investment account.*

Please complete if Trustee application and go to page 24

### Financial adviser authority

*This Financial Adviser Authority is for this Sterling account only. A separate authority is required in respect of each account.*

I/We hereby authorise the Financial Adviser Firm detailed below to act on my/our behalf in relation to the matters indicated below and to provide information and/or instructions to Sterling ISA Managers Limited.

I/We request Sterling ISA Managers Limited to act on any such information and/or instructions and, where appropriate, confirm that I am/we are able to give this authority under the terms of any applicable trust.

I am/We are aware that this authority can be withdrawn at any time by written notification to Sterling ISA Managers Limited, PO Box 461, Bishops Cleeve, Cheltenham, Gloucestershire, GL52 8ZN and that until such notification is received Sterling ISA Managers Limited is entitled to rely on this authority and act on any information/instructions received from the Financial Adviser Firm (as detailed below) as if it/they were given directly by me/us.

By signing this authority the Trustees authorise Sterling ISA Managers Limited to accept instructions relating to any of the following (if Sterling ISA Managers Limited amend this list you may need to sign a new authority):

- Commence, change and/or stop regular withdrawals or income distributions from the investment account
- Change details of the bank account into which regular withdrawals or income distributions are paid
- Initiate partial or full encashment
- Fund(s) switch

**Please note:**

- Your adviser will be required to submit a separate fund switch instruction for each account.
- Sterling ISA Managers Limited will not carry out any fund switch instruction that is incomplete or unclear. Funds can only be switched on a Business Day. Switches will take place usually within 2 Business Days after receipt of the instructions. 'Business Day' is defined in the plan's Terms and Conditions.

First Trustee name

First Trustee signature

Date

Second Trustee name

Second Trustee signature

Date

Third Trustee name

Third Trustee signature

Date

Fourth Trustee name

Fourth Trustee signature

Date

**The Financial Adviser Firm:**

Hereby confirms that it will act only in accordance with appropriate instructions from the legal owner(s) of the account, after ensuring the owner(s) has/have received the Key Features document and the Terms and Conditions, in accordance with the permissions and authority granted by the Financial Services and Markets Act 2000 or any replacement legislation.

Financial Adviser Firm Name

Financial Adviser Firm Address

Financial Adviser Name

Financial Adviser Signature (On behalf of Adviser Firm)

Sterling Agency Code

*All trustees must sign and date this authority.*

*Note to Adviser:  
A separate switch instruction will be required for each investment account.*

**Financial adviser authority**

*This Financial Adviser Authority is for this Sterling account only. A separate authority is required in respect of each account.*

I/We hereby authorise the Financial Adviser Firm detailed below to act on our behalf in relation to the matters indicated below and to provide information and/or instructions to Sterling ISA Managers Limited.

I/We request Sterling ISA Managers Limited to act on any such information and/or instructions and, where appropriate, confirm that I am/We are able to give this authority under the terms of any applicable trust.

I am/We are aware that this authority can be withdrawn at any time by written notification to Sterling ISA Managers Limited, PO Box 461, Bishops Cleeve, Cheltenham, Gloucestershire, GL52 8ZN and that until such notification is received Sterling ISA Managers Limited is entitled to rely on this authority and act on any information/instructions received from the Financial Adviser Firm (as detailed below) as if it/they were given directly by me/us.

By signing this authority the signatory/signatories authorise Sterling ISA Managers Limited to accept instructions relating to any of the following (if Sterling ISA Managers Limited amend this list you may need to sign a new authority):

- Commence, amend and/or stop regular withdrawals or income distributions from the investment account
- Change details of the bank account into which regular withdrawals or income distributions are paid
- Initiate partial or full encashment
- Fund(s) switch

**Please note:**

- Your adviser will be required to submit a separate switch instruction for each account.
- Sterling ISA Managers Limited may refuse to carry out any fund switch instruction if it is incomplete or unclear. Funds can only be switched on a Business Day. Switches will take place usually within 2 Business Days after receipt of the instructions. 'Business Day' is defined in the plan's Terms and Conditions.

First signatory name

Signature of first signatory

Date

Second signatory name

Signature of second signatory

Date

Third signatory name

Signature of third signatory

Date

Fourth signatory name

Signature of fourth signatory

Date

**The Financial Adviser Firm:**

Hereby confirms that it will act only in accordance with appropriate instructions from the legal owner(s) of the account, after ensuring the owner(s) has/have received the Key Features document and the Terms and Conditions, in accordance with the permissions and authority granted by the Financial Services and Markets Act 2000 or any replacement legislation.

Financial Adviser Firm Name

Financial Adviser Firm Address

Financial Adviser Name

Financial Adviser Signature (On behalf of Adviser Firm)

Sterling Agency Code

*All signatories must sign and date this authority.*

*Note to Adviser:  
A separate switch instruction will be required for each investment account.*

This section is to be completed by the adviser

Please complete this section and then complete the Confirmation of verification of identification certificates (pages 25 and 26) and direct debit mandate (page 27) as necessary

**Adviser details**

Your name	<input type="text"/>
Adviser firm	<input type="text"/>
FCA code	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
Telephone	<input type="text"/>
E-mail address	<input type="text"/>
Mobile telephone	<input type="text"/>
Your Sterling agency code	<input type="text"/>

*Adviser must  
sign here.*

I confirm that this business has been solicited, sold, signed and completed in the UK and that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

Signature of adviser

Date



**Confirmation of verification of identity certificate**

Please complete the certificate and complete a separate certificate for all parties to the contract (for example, joint applicants, trustees, settlors, deputies, attorneys acting under power of attorney and third parties where you have been required to undertake identification).

\* Delete as applicable. Beneficial owners must also be identified if different from the applicants.

Please tick the standard evidence box if the case is a face to face sale to a UK resident. Otherwise, the exceeds standards box should be ticked and supporting documentation sent in.

Note this certificate must be signed by an officer of the Introducer Firm, who is authorised to confirm the accuracy and effectiveness of the firm's customer identification verification records, to which this certificate relates. We cannot accept photocopies of completed certificates.

To be completed by an FCA Regulated or EU Regulated Introducer

Name of applicant\*/Trustee\*/Third party\*/ Attorney\*/Deputy\* (in full)  
\_\_\_\_\_  
Title                      Forenames  
\_\_\_\_\_  
\_\_\_\_\_  
Surname  
\_\_\_\_\_  
Address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode

Telephone number  
\_\_\_\_\_  
Date of birth  
\_\_\_\_\_  
Nationality  
\_\_\_\_\_  
Plan number to which this certificate relates:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Previous address if moved in last three months  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode

I/We certify that:

- (a) the information above was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer: (tick one only)

meets the standard evidence set out within the guidance for the UK financial sector issued by JMLSG; or  
 exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

This certificate cannot be used to verify the identity of any customer that falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
- those who have been subject to simplified due diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the 'Source of funds' as evidence.

If you have not verified the identity of the applicant please give reasons below:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Adviser name, address and telephone number  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode  
\_\_\_\_\_  
Telephone number

Adviser code  
\_\_\_\_\_

Financial Services Register number  
\_\_\_\_\_

Name of person completing this certificate  
\_\_\_\_\_  
\_\_\_\_\_

Job title  
\_\_\_\_\_  
\_\_\_\_\_

Signature  
\_\_\_\_\_

Date  
\_\_\_\_\_

**Confirmation of verification of identity certificate – corporate and other non-personal entity**

Please complete the certificate and a separate certificate for all parties to the contract (for example, joint applications, trustees, settlors and third parties where you have been required to undertake identification).

You may use this form for all situations where you verify the identity of a non-individual entity (for example, Private and Public Corporations, Partnerships, Local Authorities, Trusts, Clubs, Societies, Religious Groups etc). Relevant company registry includes Companies House, other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.

If the organisation is based outside the EU, please contact the Sterling Financial Crime Unit for details of requirements.

Note this certificate must be signed by an officer of the Introducer Firm, who is authorised to confirm the accuracy and effectiveness of the firm's customer identification verification records, to which this certificate relates.

We cannot accept photocopies of completed certificates.

**To be completed by an FCA Regulated or EU Regulated Introducer**

Account number to which this certificate relates

**1. Details of customer**

Full name of company/organisation

Type of entity (corporate, trust, club, etc)

Type of business

Relevant company registry or regulated market listing authority

Registered number if any (or appropriate)

Location of business (full operating address)

Postcode

Registered office (in country of incorporation)

Postcode

Details of Directors (or equivalent)		
Full names	Date of birth	Nationality

Details of principal beneficial owners (over 25%)		
Full names	Date of birth	Nationality

**2. Confirmation**

I/We confirm that:

- a) the information above was obtained by me/us in relation to the customer;
- b) the evidence I/we have obtained to verify the identity of the customer:

(tick one only)

- meets the standard evidence set out within the guidance for the UK financial sector issued by JMLSG
- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

This certificate cannot be used to verify the identity of any customer that falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
- those who have been subject to simplified due diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the 'Source of funds' as evidence.

If you have not verified the identity of the customer please give reasons below:

Name of person completing this certificate

Signature

Position

Date

**3. Details of introducing firm (or sole trader)**

Full name of Regulated Firm (or sole trader)

Financial Services Register number

Please complete the direct debit if you are starting monthly payments for the first time or changing bank details.



STERLING



## Instruction to your bank or building society to pay by direct debit

Please fill in the whole form, including the 'OFFICIAL USE ONLY' box using a ball point pen and send it to:

Sterling ISA Managers Limited,  
PO Box 461,  
Bishops Cleeve,  
Cheltenham,  
Gloucestershire  
GL52 8ZN.

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	

Reference (Sterling account number)

Service user number

FOR Sterling ISA Managers Limited OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

Please indicate which day of the month the direct debit should normally be collected from your account:

2nd  12th  22nd

If not completed, we will assume the 2nd.

### Instruction to your bank or building society

Please pay Sterling ISA 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 Sterling ISA 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, Sterling ISA Managers Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Sterling ISA 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 Sterling ISA 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 Sterling ISA 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.

Please let us know if you would like a copy of this  
in large print or braille, or on audiotape or CD.

Zurich Assurance Ltd  
Registered in England and Wales under company number 02456671.  
Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.  
Telephone: 0345 850 8898

Sterling ISA Managers Limited  
Registered in England and Wales under company number 02395416. Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.  
Telephone number 0370 909 6010

We may record or monitor calls to improve our service.