

Use this form to open or top up an ISA with existing investments

If you have any questions call us on ☎ 0117 900 9000, visit 🌐 [www.hl.co.uk](http://www.hl.co.uk) or email ✉ [helpdesk@hl.co.uk](mailto:helpdesk@hl.co.uk)

Return to our simple freepost address (no stamp needed): **Freepost HARGREAVES LANSDOWN**

AWBI2

## 1. Your details

Title (Mr, Mrs, etc):	First name(s):	Surname:
Client no. (if known):	Postcode:	Date of birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## 2. Which investments do you want to Bed and ISA? – 2020/21 ISA limit: £20,000

### SELL THE INVESTMENT(S) BELOW:

Fund/Share name	Quantity/Value
<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"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

### USE THE PROCEEDS (CASH) AS FOLLOWS IN MY ISA:

Bed and ISA*	Buy a new investment (fund/share name) or hold as cash**
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>
<input type="text"/> <b>OR</b> <input type="text"/>	<input type="text"/>

\*Tick here if you'd like to buy back the same investment in your ISA.

\*\* If you'd like to buy a different investment or just hold cash, let us know here.

## 3. Where are these investments held?

These investments are held: ☐ In my HL Fund and Share Account ☐ In my joint HL Fund and Share Account ☐ In certificated form, which I've enclosed. If they're held in someone else's name please make sure they complete the section below ☐ In someone else's HL Fund and Share Account (make sure they complete the section below)

If the investments are coming from someone else's account e.g. a joint account, they must fill in their details here and sign below

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:		
Postcode:	Date of birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Client number (if applicable):

### Declaration – must be signed

I confirm I would like to sell the investments listed above and gift the proceeds to the person named above to pay into their HL Stocks and Shares ISA. I understand I won't be able to claim this back.

<b>Please sign here</b> 	<b>SIGNATURE</b>	Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
---	------------------	---

## 4. Extra details – only complete if you haven't paid into your HL Stocks and Shares ISA this tax year or in the 2019/20 tax year

Address:		
National Insurance No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Tick here if you have no NI No. <input type="checkbox"/>	Nationality:
Email address:	Main tel. no:	

## 5. What would you like to do with any income your investments make? – select one

Ignore this step if we already have your income preference for your ISA and you'd like to keep this the same ☐ Reinvest income automatically ☐ Pay income out to my bank account ☐ Hold income as cash in my ISA

## 6. Your bank account – this is where we'll pay any income or cash withdrawals

Ignore this step if we already have your details and you'd like to keep these the same

Name of account holder:	Sort code: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Roll number or building soc. ref:

## 7. Declaration and signature

I confirm I have read and agree to the Declaration on page 2.

<b>Please sign here</b> 	<b>SIGNATURE</b>	Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
---	------------------	---

Turn over for help and to read the declaration

## 8. Declaration – please read

**For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.**

### All applicants:

I confirm if the investment(s) above are in my name I would like to sell them and subscribe to my HL Stocks and Shares ISA. Where applicable, please invest the contribution as stated above.

I have read, agreed to and retained the Terms and Conditions, the Important Investment Notes, and Key Features of the HL Stocks and Shares ISA and my chosen investment(s) including all costs and charges and, where available, the Key (Investor) Information Document provided to me on paper or via [www.hl.co.uk](http://www.hl.co.uk).

I have not received advice from HL regarding the suitability of the HL Stocks and Shares ISA or any aspect of this investment.

### Applicants who're opening an ISA for the 2020/21 tax year:

I apply to subscribe for a Stocks and Shares ISA for the tax year 2020/21 (the first tax year to which this declaration relates) and each successive tax year in which I choose to make a subscription.

I declare that all subscriptions made, or to be made, belong to me and that 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 any combination of permitted ISAs 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 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, a person who performs such duties. I will inform Hargreaves Lansdown (HL) if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise HL to: a) Hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and (b) Make on my behalf any claims to relief from tax in respect of ISA investments.

The information I will give in my application is correct to the best of my knowledge and belief and shall be the basis of the contract between me and HL. I will notify HL without delay of changes to this information.

## BED AND ISA – QUESTIONS AND ANSWERS

### How do I apply for a Bed and ISA?

Tell us the name and number, or value, of the shares (or funds) you want to sell. Then tell us whether you want to buy the same investment back, reinvest into something else or hold as cash. If you buy funds we'll buy unbundled units if they're available unless you specify otherwise.

### Which investments can I Bed and ISA?

- ✓ Funds and shares held in a HL Fund and Share Account
- ✓ Certificated shares – send these with your application. We'll send you a CREST transfer form to complete
- ✓ Funds and shares in someone else's account – make sure they fill in their details
- ✓ Funds and shares held elsewhere – you must transfer these to a HL fund and Share Account first. Please contact us for transfer forms – [helpdesk@hl.co.uk](mailto:helpdesk@hl.co.uk) or **0117 900 9000**

### How long does a Bed and ISA take?

We'll aim to place your first deal as soon as possible – usually within four working days.

'Placed' for shares means your instruction will be dealt at the live market price. For funds, your instruction is passed to the fund manager to be dealt at the fund's next valuation point.

We'll sell your investments in the order you've listed until you reach the 2020/21 ISA limit (£20,000). Any leftover investments will be left in the HL Fund and Share account. If we sell part of a certificated share we'll send you a certificate for the remaining amount in the post.

### How much does a Bed and ISA cost?

- **Selling shares:** Free
- **Buying shares back:** 1% (minimum of £20 and maximum of £50 per deal)
- **Selling funds:** Free
- **Buying funds back:** Free

It's cheaper to Bed and ISA your investments online. You can find a full list of our charges on the last page of our Terms and Conditions.

Remember the process involves selling and buying investments so could be subject to tax charges such as PTM levy, Stamp Duty and/or capital gains tax.

### Will I buy back the same number of units or shares?

When you sell your investment and buy it back you'll normally get a different price. This can be due to a few things, like the bid-offer spread, and/or the price changing. Dealing commission and stamp duty might also apply. This means you're unlikely to buy back the same number of shares or units you sell.

We always try to minimise the bid-offer spread on Bed and ISA share trades, and we'll buy back your shares immediately after they've been sold.

### What are the charges for the HL ISA?

The annual charge for holding investments in an HL Stocks and Shares ISA is never more than 0.45%. Your dealing and other charges will depend on the investments you choose.

You can find a full list of our charges on the last page of our Terms and Conditions.

### How does the income instruction work?

Your income instruction tells us what you want us to do with any income your investments make. It applies to all investments in your ISA.

If you leave the income instruction blank we'll look at what you've told us before. If you haven't given us an instruction any income will be kept as cash in your account.

You can choose one of the three options below which you can change at any time.

### Reinvest income automatically

We'll reinvest income when it reaches £10 per holding. There's no charge for this service if you're re-investing in funds. There is a dealing commission of 1% (£1 minimum, £10 maximum) for other investments. If you buy funds we'll buy accumulation units for you where possible.

### Pay income out to my bank account

If you've chosen to have income paid out we'll send it to your nominated bank account on the 10th of the month, or the next working day. If you buy funds we'll buy income units for you where possible.

### Hold income as cash in my ISA

We'll hold any income in your account until you've decided what to do with it. If you buy funds we'll buy accumulation units for you where possible.

### Any questions?

- ☎ **0117 900 9000**
- 💻 [www.hl.co.uk](http://www.hl.co.uk)
- ✉ [helpdesk@hl.co.uk](mailto:helpdesk@hl.co.uk)

### Don't want to hear from us?

If you don't want to receive emails from us, just send us an email or write to us.

## GOT ONLINE ACCESS?

It's cheaper to Bed and ISA online. If you already have an HL Fund and Share Account, all you need to do is:

1. Log into your account
2. Follow the Bed and ISA links next to your holding