

ROYAL MAIL SHARE OFFER

HL VANTAGE STOCKS & SHARES ISA

Office use only

RMIPO

Application to invest in the Vantage Stocks & Shares ISA for the tax year 2013/14

SECTION 1 PERSONAL DETAILS Please complete all sections. You must reside within the UK (excluding the Isle of Man or The Channel Islands)

Title (Mr, Mrs etc)	Full Forenames	Surname							
Permanent Residential Address									
	Postcode	Mobile Tel. No							
		Date of Birth	D	D	M	M	Y	Y	
Email Address	National Insurance No.								If you have no NI No. tick here <input checked="" type="checkbox"/>

We may need to contact you at short notice regarding the Offer. Please ensure that you provide your email address and MOBILE telephone number.

SECTION 2 PAPERLESS REPORTING SERVICE

Please tick this box if you would like to receive your statements, contract notes and other account information electronically rather than by post. If you have not yet registered for online access we will send you further details about registering when you apply.

SECTION 3 INVESTMENT DETAILS Please tell us how much you would like to invest in the Royal Mail Share Offer

Please indicate your investment amount by completing the box below.

PLEASE NOTE ONLY THE AMOUNTS SPECIFIED BELOW ARE ELIGIBLE.

- £750 • £1,000 • £1,500 • £2,000 • £2,500 • £3,000 • £4,000 • £5,000
- £6,000 • £7,000 • £8,000 • £9,000 • £10,000 • £15,000 • £20,000 • £25,000
- £30,000 • £35,000 • £40,000 • £45,000 • £50,000 and above, in £10,000 increments

Please note the ISA limit for 2013/14 is £11,520

I enclose a cheque to subscribe for:

£

Lump Sum - Please make your cheque payable to 'HLAM ISA Client A/C'.

If you are using a cheque that does not bear your name, such as a **building society cheque**, ask your bank or building society to verify the cheque on the reverse with the wording '**This cheque has been drawn on the account of (your name)**'. This must be dated, signed and accompanied by the company stamp.

Gifting - Please send a covering letter detailing the name, date of birth, address and signature of the person providing the money, confirming they are gifting the money to you and that once it is invested, they will have no further claim on that money.

SECTION 4 NOMINATED BANK ACCOUNT & INCOME INSTRUCTION Please see the following page for details

Please nominate a bank account into which we will pay any income or cash withdrawals. You need not complete this section if you have already nominated a bank account.

Name of Account Holder	
Sort Code	Account Number
Roll Number or Building Soc.Ref.	

Please complete this section below if this is your first application for, or to change the current income instruction on, the Vantage Stocks & Shares ISA.

Please tick one option ONLY.

- | | | |
|-------------------------------------|----------|--|
| <input checked="" type="checkbox"/> | A | REINVEST INCOME AUTOMATICALLY |
| <input checked="" type="checkbox"/> | B | PAY INCOME OUT TO MY NOMINATED BANK ACCOUNT (SEE LEFT) |
| <input checked="" type="checkbox"/> | C | HOLD INCOME ON DEPOSIT IN MY ISA |

SECTION 5 SIGNATURE & DECLARATION Remember to enclose your cheque

For your own benefit and protection you should read our Terms & 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.

I apply to subscribe for a Stocks & Shares ISA for the tax year 2013/2014 (the first tax year to which this declaration relates) and each subsequent tax year in which I choose to make a subscription. I have read, agreed to and retained the Terms & Conditions, the Important Investment Notes, and Key Features of the Vantage ISA.

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 a Stocks & Shares ISA and a Cash ISA in the same tax year. I have not subscribed, and will not subscribe, to another Stocks & Shares ISA in the same tax year that I subscribe to this Stocks & 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 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 Hargreaves Lansdown: (a) To hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash. (b) To make on my behalf any claims to relief from tax in respect of ISA investments.

The declaration and 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 Hargreaves Lansdown. I will notify Hargreaves Lansdown without delay of changes to these particulars. I have not received, and will not receive, advice from Hargreaves Lansdown.

We accept your application on the basis of our terms and conditions of the Royal Mail Share Offer and that you accept the warranties they contain. You confirm that you are applying solely on the basis of information in the Royal Mail Prospectus, any supplement to it and the Pricing Notification. You will not receive any interest prior to the investment.

I agree to the declaration above



PLEASE SIGN HERE

Date

If you need more application forms you can photocopy this page or download forms from our website at www.hl.co.uk

Please return to Hargreaves Lansdown, FREEPOST RSGU-SAHT-BKZL, Bristol, BS1 5HL

Applying for the Vantage Stocks & Shares ISA

Section 1

Please complete all your personal details, including your date of birth and National Insurance Number. You must reside within the UK (excluding the Isle of Man or the Channel Islands) to participate in the Royal Mail Share Offer.

Section 2

Please tick this box if you would like to sign up for our Paperless Reporting Service. If you have not yet registered for online access we will send you further details about registering when you apply.

Section 3

Please tell us how much you would like to invest.

Section 4

Please tell us what to do with any income paid by your investment and provide details of your nominated bank or building society account. See 'Your Questions Answered' and the Terms & Conditions for further details.

Section 5

Please ensure you sign and date before you return the form. Remember to send us your cheque along with your completed form.

Please write your name and address on the back of your cheque and make it payable to **'HLAM ISA Client A/C'**.

If you are using a cheque that does not bear your name, e.g. a **building society cheque**, please ask your bank or building society to verify the reverse with the wording **This cheque has been drawn on the account of (your name)**. This must be dated, signed and accompanied by the company stamp.

Return your application form and cheque to:
Hargreaves Lansdown
FREEPOST
RSGU-SAHT-BKZL
Bristol
BS1 5HL

Your Questions Answered

Q. How much can I subscribe to a Stocks & Shares ISA?

A. This tax year (2013/14) you can subscribe up to £11,520, of which up to £5,760 may be subscribed to a cash ISA, with the balance (up to £11,520) in a Stocks & Shares ISA. A tax year runs from 6 April one year to 5 April the next.

Q. What is a nominated bank account?

A. If you withdraw money or ask us to pay out income from a Vantage Stocks and Shares ISA or Fund & Share Account we will transfer this money directly to your nominated bank account. You can change your nominated bank account at any time, however you cannot nominate more than one bank account. The details you provide on this application will override any existing nominated bank account you may previously have chosen.

Q. How does the income instruction work?

A. The income instruction you choose in section 4 will apply to your whole Vantage Stocks & Shares ISA. If you already hold a Vantage Stocks & Shares ISA, the instruction you provide on this application will supersede the current instruction on that ISA.

Choose option A for automatic reinvestment. For any funds or shares that do produce an income we will automatically reinvest this for you when it reaches £50 per holding for unit trusts and OEICs, or £200 for shares and other investments. When you buy funds we will purchase accumulation units if they are available (accumulation units do not produce an income – any income is rolled up within the fund, increasing the value of each unit).

Choose option B to have income paid out to your nominated bank or building society account. When you buy funds we will purchase income units if they are available.

Choose option C to have income held on deposit as a cash balance within your Vantage Stocks and Shares ISA, pending your further instructions. When you buy funds we will purchase accumulation units if they are available.

If you leave the income option blank and you already hold a Vantage Stocks & Shares ISA, we will look at what you have told us previously; alternatively if this is your first investment we will hold any income on deposit as described in option C.

Q. Can someone else pay for my investment?

A. Yes, as long as when you apply you enclose a letter signed by the person providing the money, confirming that they are gifting you the money to invest and that once it is invested they will have no further claim on that money. We also need to verify their identity so please include their name, their date of birth and the addresses at which both you and the person who is paying for your investment have lived for the last two years.

Q. Are there any costs to hold investments in the Vantage ISA?

A. We make no charge to hold most funds within the Vantage Stocks and Shares ISA. A minority of funds (mostly tracker funds) incur a flat platform fee of £1 or £2 per holding, per account, per month; details of these funds can be found on our website or in our latest Wealth 150 Report.

Shares, investment trusts, ETFs, gilts and bonds incur an annual fee of 0.5% (maximum £45 a year) in the Vantage Stocks and Shares ISA.

Q. Do I need to provide any further documents to prove who I am?

A. No, not at this stage. As a firm regulated by the Financial Conduct Authority, we take our obligations to prevent money laundering very seriously. However, we also appreciate the need to keep things simple. This is why we subscribe to an electronic verification system and in most cases we can use this to verify your identity. If we cannot verify your identity electronically we shall write to you and ask you for further details and, assuming you reply in good time, it will not delay your application.