

# DUAL YEAR INVESTMENT ISA APPLICATION FORM

2019/20 - 2020/21



or invest online at [financialdiscounts.com](https://financialdiscounts.com)



# HOW TO INVEST

All of the documentation that you need to make your investment for the current tax year is included in this Application Pack. Once you have made your decision you should read the Key Features and Terms & Conditions and then complete the application form. If you require additional application forms then you may download them from our website, photocopy them or request them from us.

## Paper Applications - 2019/2020 Tax Year

Deadline: Thursday 2nd April 2020 for paper applications to be received in our office.

### Cheques must be made payable to Aegon

Lump sum investments must be made from an account on which the investor is named.

Monthly savings applications must be accompanied by a cheque for the first month's contribution from the account from which the direct debit will be taken.

Send the application to us in the enclosed pre-paid envelope. These may take two or three days to reach us so we recommend using guaranteed next working day delivery in the last few days of the tax year.

These should be addressed to

**Financial Discounts Direct, PO Box 85, Alton, Hants GU34 1XS.**

## Online Applications - 2019/2020 Tax Year

### Payments made by bank transfer

Deadline: 5pm on Friday 27th March 2020

Please ensure you place your deal online before sending payment by bank transfer.

### Payments made by debit card

Deadline: 11:30pm on Sunday 5th April 2020

For online applications go to [financialdiscounts.com](http://financialdiscounts.com) and follow 'Online Investing'

## All Applications

ISA Investment Limit = £20,000 for tax year 2019/2020 and £20,000 for tax year 2020/2021.

You will be sent transaction charges information for the funds in which you invest with the acknowledgement of your application. Key Investor Information Documents (KIIDs) can be requested from us or viewed at any time by visiting the 'Fund Hub' section of our website.

**Read the Key Information and Terms & Conditions – they are important.** They can be found in the 'Downloads' section of our website, under forms. If you would like a paper copy please let us know.

## How to contact Customer Services:

FREephone: 08085 498 477 | Email: [info@financialdiscounts.com](mailto:info@financialdiscounts.com) | Web: [financialdiscounts.com](http://financialdiscounts.com)

Post: PO Box 85, ALTON, GU34 1XS

## Investment by Direct Debit

### Instruction to your Bank or Building Society to pay Direct Debits

To the Manager	Bank or Building Society
Address	
Postcode	

Name of account holder

Bank/Building Society Account Number

Branch Sort Code

Service User No.

Reference

AEGON ISA

### Instruction to your Bank or Building Society

Please pay Aegon Cofunds 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 Aegon Cofunds and, if so, details will be passed on electronically to my Bank/Building Society.

**Banks and Building Societies may not accept Direct Debit instructions from some types of account.**

Signature 

Date



## The Direct Debit Guarantee

**This Guarantee should be detached and retained by the payer.**



- 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 Aegon Cofunds will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Aegon Cofunds 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 Aegon Cofunds 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 Aegon Cofunds 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.

**The ISA allowance is £20,000 for the 2019/20 tax year and £20,000 for the 2020/21 tax year.**

Please complete this Application Form using black ink and BLOCK CAPITALS and return to: Financial Discounts Direct, PO Box 85, Alton, Hampshire, GU34 1XS

**1 Personal Details** (Please complete this section in full)

Existing Aegon Client Reference

Permanent residential address   
  
 Postcode

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Email address

Daytime tel

If at current address for less than two years, please supply previous address and time there on a separate piece of paper.

Male  Female  Date of Birth   /   /

I confirm that I am solely UK resident for tax purposes and not a US citizen

National Insurance Number   /   /   /   /   If you do **NOT** have a National Insurance Number, please tick here

**2 Funding your investment** (tick all that apply)

If you are investing in both tax years, please include two separate cheques.

**Cheque(s)**  Amount £   
for the 2019/2020 tax year

**Cheque(s)**  Amount £   
for the 2020/2021 tax year

**Cheque payments** – Cheques must be payable to Aegon, in the name of the person funding the investment. For 2020/2021 tax year, your cheque must be dated 6th April 2020 or later. Please ensure the investor’s name appears on the back. If using a building society cheque – please contact us for further instructions.

**Monthly Direct Debit**  
(please ensure you complete the Investment by Direct Debit instruction on page 2)

First monthly contribution date between 1st and 28th of month   /   /

Please note that the date we receive your application will determine the first month your direct debit is taken.

**3 Nominated bank account**

Complete this section to set up a new nominated bank account. We’ll use the details below to pay any future income/withdrawals to.

Name of account holder

Branch Sort Code    -

Bank/Building Society Account Number

Building Society Roll Number

**4 Income** (Only complete if you select INC share class in section 5)

Please tick one of the following options. The option you choose will be applied to all income units/shares you hold within this product.

**Retain in fund (default)** - reinvest any income back into the fund

**Consolidated monthly income** - pay any income to my bank account on a monthly basis

**ISA Cash Facility** - pay any income into my ISA Cash Facility

If you already hold income units/shares within this product and you don’t tick one of the boxes above, we’ll apply your existing income option.

## 5 Investment selection

For further details about the available funds, please refer to the Key Investor Information Documents (KIID) and/or Fund Key Features Document.

Fund manager, fund name and share class	Type of unit/share (delete as appropriate)*	2019/2020 tax year		2020/2021 tax year	
		Lump sum	Direct Debit	Lump sum	Direct Debit
(Fund Group Name) World Equity A	N/A	£	£	£	£
	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
ISA Cash Facility (this will be included as part of your ISA allowance)		£	£	£	£
<b>TOTAL AMOUNT</b>		£	£	£	£

\* **ACC/INC** If you do not specify ACC or INC in this column, and do not complete Section 4, Aegon will invest into accumulation units/shares where available.

## 6 Declaration and Authorisation

### Declarations

All investment subscriptions made now and in the future belong to me.

I am aged 18 years or over.

I am applying to subscribe to a stocks and shares ISA for the 2019/2020 and 2020/2021 tax year and each subsequent year until further notice.

I am applying for an Aegon ISA, and where relevant an Aegon GIA, and services outlined in the application and agree to be bound by the Aegon Platform Terms and Conditions.

I have not subscribed/made payments, and will not subscribe/make payments more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA, and a Lifetime 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 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 Aegon 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 declare that the information contained in this application form is correct to the best of my knowledge and belief.

### Authorisations

I authorise Financial Discounts Direct to make ISA investments on my behalf in accordance with my written instructions.

I authorise Aegon to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

I authorise Aegon to make on my behalf any claims to relief from tax in respect of my ISA investments.

I authorise Aegon to collect both the Aegon Platform Charge and the Financial Discounts Direct Service Charge from my nominated Aegon cash facility.

I instruct Aegon to pay Financial Discounts Direct the Service Charge specified in the Charges Schedule, from my relevant Aegon payment account.

If there is less money in my cash facility than the exact amount to cover charges, I authorise Aegon to sell enough of my platform assets to pay these charges in accordance with the 'Our Charges' section of the Terms and Conditions of the Aegon Platform and the Financial Discounts Direct Charges Schedule.

I authorise Aegon and Financial Discounts Direct to undertake a search with a reference agency for the purposes of verifying my identity if necessary. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding charges which have accrued prior to this date and all charges payable hereafter.

If I have an active Sale for Regular Payment mandate, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Aegon to sell enough of my platform assets to pay the Service Charge in accordance with the relevant Terms and Conditions of the Aegon Platform or Customer Agreement applicable to my investments/assets.

### Confirmations

I have viewed the Key Features and Terms and Conditions of the Aegon Platform and by signing this application form I agree to be bound by them.

I have had the opportunity to read Aegon's Order Execution policy and agree to its terms.

I have viewed the relevant product Key Features and Fund specific information and/or Key Investor Information Documents (KIID) relating to my investment.

I understand that there are Charges (the Aegon Platform Charge and the Financial Discounts Direct Service Charge) for the use of Aegon services.

I confirm that I have received my Charges Schedule and understand which charges are applicable to my investment.

I understand that the Terms and Conditions of the Aegon Platform are the standard terms upon which Aegon intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

I agree to the Aegon ISA and, where relevant, the Aegon GIA terms and conditions.

I understand that my signed application form (once accepted by Aegon) together with the Terms and Conditions of the Aegon Platform, form my customer agreement with Aegon.

I understand that the commencement of my ISA may be delayed or rejected if this application form is not complete in all respects.

I understand and accept that I am entitled to cancel my application in accordance with the Key Features applicable to the product I am investing in and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold.

I understand that Aegon will accept authority from the primary holder only, in most circumstances. For trusts and Powers of Attorney more than one signature may be required.

I confirm that I have not received financial advice from Financial Discounts Direct or Aegon in regards to this application.

I confirm that Financial Discounts Direct and Aegon have not and will not assess my suitability for the Aegon ISA and where relevant the Aegon GIA, or any investment decisions made. This means I will not benefit from the protection of the Financial Conduct Authority's rules on assessing suitability in relation to Financial Discounts Direct or Aegon.

I understand that any direct debit instructions in the application will continue into subsequent tax years until I tell Aegon to stop taking payments.

Signature 

Date

Please note that the details supplied in this form will be used for the purpose of processing your application. We will from time to time send you publications that we believe to be of interest to you, containing popular fund performance - you can opt to be removed from our mailing list at any time.

Issued by Financial Discounts Direct, Atticus House, 2 The Windmills, St Marys Close, Alton, GU34 1EF.  
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CLEAR FORM