

Please complete **this form** if you wish to transfer to our Lifetime ISA

If you wish to make additional contributions to your Lifetime ISA please also complete **Sections 9 and 10**

We will work with your current ISA provider to do the transfer as quickly as possible

Once completed please return the form to freepost address:

**FREEPOST UNITY MUTUAL** (all uppercase)

1. Your details												
<b>Surname</b>				<b>Title</b>								
<b>Forename(s)</b>				<b>Date of Birth</b>			d	d	m	m	y	y
<b>Address</b>												
<b>Postcode</b>			<b>NI Number</b>									
<i>You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue &amp; Customs or a letter from the Department of Work &amp; Pensions.</i>												
<b>Tel No. (Home)</b>												
<b>Tel No. (Mobile)</b>												
<b>Email</b>												
2. Information about the LISA/ISA you wish to transfer to us												
<b>Name of provider</b>												
<b>Address of provider</b>												
				<b>Postcode</b>								
<b>Current LISA/ISA Account Number/Reference</b>												
Type of ISA to be transferred <i>Please tick as appropriate</i>												
<b>1) Lifetime ISA?</b>				<b>Yes *</b> <input type="checkbox"/>			<b>No</b> <input type="checkbox"/>					
* Please provide your LISA Registration Number, if known:												
<b>2) Cash, Stocks and Shares or Innovative Finance ISA?</b>				<b>Yes</b> <input type="checkbox"/>			<b>No</b> <input type="checkbox"/>					
Cash ISA <input type="checkbox"/>		Stocks & Shares ISA <input type="checkbox"/>		Innovative Finance ISA <input type="checkbox"/>								
This will be treated as a Lifetime ISA subscription for the current tax year. You can only transfer up to the £4,000 annual Lifetime ISA subscription limit.												
<b>3) Help to Buy ISA?</b>				<b>Yes</b> <input type="checkbox"/>			<b>No</b> <input type="checkbox"/>					
You can only transfer up to the £4,000 annual Lifetime ISA subscription limit.												
<b>Have you subscribed to your existing ISA in the current tax year?</b>				Yes <input type="checkbox"/>			No <input type="checkbox"/>					
<b>If Yes, how much?</b>				£								
<b>Do you wish to transfer the whole balance?</b>				Yes <input type="checkbox"/>			No <input type="checkbox"/>					
<b>If No, how much?</b>				£								
<b>Please note:</b> Your existing provider may have specific rules around transferring your existing ISA. They may also need you to give them specific information before the transfer can go ahead. Please check with your existing ISA provider if you are not sure about this.												

**3. Transfer Instruction**

I authorise my existing ISA provider as specified overleaf to sell investments and transfer the ISA in cash (account number above) to Unity Mutual. I authorise my existing ISA provider to provide Unity Mutual with any information concerning my ISA and to accept any instruction from them relating to the ISA being transferred.

Where I must give notice to close or transfer part of the existing Stocks & Shares ISA, or the existing Stocks & Shares ISA contains an investment which is designed and intended to be held for full term and has yet to reach redemption, I instruct my existing ISA provider to either (tick the appropriate box):

no notice required for transfer of closure.

Where I must give notice to close or transfer part of the existing ISA in accordance with the terms and conditions applying to that account, or the existing ISA contains a fixed-term deposit that has not reached its maturity date, I instruct my existing ISA provider to either:

wait for the full notice period to end or wait until the maturity date (whichever is relevant) before going ahead with this transfer;

or;

carry out the transfer as soon as possible – I will accept any loss of interest or exit charges that may be applied in accordance with the terms and conditions applying to that account.

**Signature** ..... **Date** .....

**4. Transfer Acceptance (to be completed by Unity Mutual)**

We are willing to accept this ISA transfer in line with the customer's instructions above, as long as the value is transferred as cash.

We deem the date shown to be the transfer date of this ISA:

d	d	m	m	y	y
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**Signature on behalf of Unity Mutual** .....

## 5. Appropriateness

We are required, under FCA rules, to assess whether this product is appropriate for you. So, to help us do this, please answer the following questions:

- I have knowledge and/or experience of investing in a product of this type.
- I am comfortable with the level of risk associated with this product, and I understand that the purpose of my investment is to save towards a first home, or retirement.
- I understand that if I intend to save towards a home, I must not have owned a property in the UK before and the property must be less than £450,000.
- I understand that if I intend to save in the Lifetime ISA for my retirement, instead of enrolling in or contributing to an occupational pension scheme, qualifying pension scheme or personal pension scheme for which I am eligible I may lose the benefit of employer contributions to the scheme.
- I understand the charges associated with this product.
- I understand that I have received no advice from you and have decided to invest (on a non-advised basis) based on the information provided in your Key Information Document, Important Information Document and Terms & Conditions.

## 6. Data Protection

The information you provide within this application form is used to process your application and administrate your Stocks & Shares Lifetime ISA policy and will be stored and processed in line with General Data Protection Regulations.

As a policy holder of Unity Mutual we may wish to contact you in the future with information in relation to products that we believe may be of interest to you. These communications will relate to products and services that we offer that are similar or complimentary to the policy you hold with us. Please rest assured we will never share your data with any third party without your consent.

Your data is processed on a legitimate interest basis in relation to the communications you will receive. For more information on how your data is processed and looked after please visit our Privacy Notice on [www.unitymutual.co.uk/privacy/](http://www.unitymutual.co.uk/privacy/).

Should you wish for these communications to stop please tick the appropriate boxes.

Post  Email  Telephone (home)  Telephone (mobile – including SMS/MMS)

Your preferences will remain in place until you let us know otherwise. You can update us at any time, opting in or out of marketing, or change the ways in which you would prefer us to contact you. You can update your marketing preferences by contacting us directly. You can find further information at [www.unitymutual.co.uk/privacy/](http://www.unitymutual.co.uk/privacy/).

**7. Declaration**

**I apply to open a Unity Mutual Lifetime ISA and I declare that:**

- All the above statements are true and complete and that they shall be the basis of the contract between myself and Unity Mutual;
- All subscriptions made, and to be made, belong to me;
- I am aged between 18 and 39; and
- 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 Unity Mutual 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 Unity Mutual:**

- to hold my subscriptions, ISA investments, interest, dividends, Lifetime ISA Government Bonus and any other rights or proceeds in respect of those investments and cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments;
- to submit Lifetime ISA bonus claims to HMRC on my behalf;
- to withhold and deduct from a balance in the Lifetime ISA and to pay to HMRC any charges due on withdrawals; and
- to undertake a search with Experian for the purposes of verifying my identity. To do so Experian 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 for legal and regulatory purposes.

I agree to the Unity Mutual Lifetime ISA (Property Saver) Terms & Conditions and I declare that this application form has been completed to the best of my knowledge and that the information in this form is true.

**Proof of identity**

As part of our application checking process, we may undertake a search with Experian for the purposes of verifying your identity. To do so Experian may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes.

A record of the search will be retained but this will have no effect on your credit score.

**Signature** ..... **Date** .....

**8. Investment details**

The maximum amount you can invest into a Lifetime ISA is £4,000 in a tax year, which will form part of your overall ISA allowance of £20,000 (as at 2018-19).

**a) Regular payments by Direct Debit** (Minimum £25 per month)

<b>Amount</b>	<b>£</b>	<b>Frequency</b>	<b>Monthly/ Yearly</b>	delete as appropriate
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For this tax year and subsequent years thereafter until further notice.  
 Please complete the Direct Debit instruction on the following page to allow us to collect your payments. Payments will be collected on or shortly after the first of each month. Unity Mutual will not collect payments until all processing and recording has been completed. Only the agreed payments will be deducted from your Bank/Building Society account.  
 Please provide details of the person paying the Direct Debit:

<b>Surname</b>		<b>Title</b>	
<b>Forename(s)</b>			
<b>Address</b>			
	<b>Postcode</b>		

**b) Lump sum payment** (Minimum £250)

<b>Amount</b>	<b>£</b>	Cheques should be made payable to <b>'Unity Mutual'</b> and enclose it with your application form. For alternative payment options please call the Office.

**9. Lifetime ISA Subscription Declaration**

**I declare that:**

- I have not subscribed and will not subscribe more than the overall subscription 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 more than £4,000 in total to a Lifetime ISA in the same tax year;
- I have not subscribed and will not subscribe to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA; and
- I have not made current year payments, or transfers from a Help to Buy: ISA, and will not make current year payments or transfers from a Help to Buy: ISA, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA.

**Signature** ..... **Date** .....