

TRANSFERRING A MATURED CHILD TRUST FUND (CTF) OR ISA TO AN HL ISA

Use this form to transfer a Matured CTF or ISA to an HL Stocks and Shares ISA

If you have any questions call us on ☎ 0117 906 7816, visit 🌐 www.hl.co.uk or email us at ✉ helpdesk@hl.co.uk

1. Your details – these must match what your current provider holds for you

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Title (Mr, Mrs, etc):	First name(s):	Surname:
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Address:

Postcode:	Date of birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Nationality:
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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"/>	Main tel. no:
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Email address:

2. Transfer your Matured CTF or ISA

I AM TRANSFERRING THE ENTIRE ACCOUNT I AM TRANSFERRING PART OF THE ACCOUNT

I would like to: transfer the Matured CTF or ISA as cash OR transfer the matured CTF or ISA investments

Date CTF matured:

DETAILS OF THE MATURED CTF OR ISA THAT YOU'RE TRANSFERRING

Matured CTF/ISA provider's name:	Company postcode:
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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"/>	Matured CTF/ISA account no.	Approx. transfer value:
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I have read and agreed to the declaration below. I authorise you to discuss my transfer with HL, including by phone. I understand my matured CTF/ISA will remain invested if I haven't selected one of the options above, and where possible HL will convert each matching fund to the cheapest available unit class. I also understand that my matured CTF/ISA will be transferred as cash if my ceding provider doesn't allow stock transfers.

Please sign here



SIGNATURE

Date:

Full name: (BLOCK CAPITALS)

3. Would you like to choose your investments now? – leave blank if you're transferring investments as they are

If you're ready to choose your investments, enter them below.

<input type="text"/>	%	<input type="text"/>	%
<input type="text"/>	%	Cash – would you like to leave some of your transfer as cash?	%
<input type="text"/>	%	Total	100%

4. Income instruction – choose one

Ignore this step if you've already told us your income preference for your ISA and you'd like to keep this the same.

Reinvest my income automatically Pay my income out to my bank account Hold my income as cash in my ISA

5. 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"/>
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Account 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"/>	Roll number or building soc. ref.:
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6. 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.

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 investments, reviewed the costs and charges and, where available, the Key (Investor) Information Document provided to me at www.hl.co.uk or on paper. 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 (HL).

I will notify HL without delay if any of the information given on this form changes. I confirm that I have not received advice from HL in relation to the transfer of this Matured CTF/ISA. 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.

If I am transferring a Matured CTF I understand it will be transferred into a Stocks and Shares ISA and cannot be transferred back to the Matured CTF.

I authorise my Matured CTF/ISA provider to transfer the account detailed above to HL. I authorise my Matured CTF/ISA provider to provide HL with any information about the

Matured CTF/ISA and to accept any instructions from them relating to the Matured CTF/ISA being transferred.

If I have requested a partial transfer above, I understand my ceding manager may not be able to proceed with the transfer unless I have also given them instructions to transfer or pay out the remaining funds in my Matured CTF.

Matured Cash CTF/Cash ISA Only: I understand that the Matured Cash CTF/Cash ISA I am transferring will be transferred into the HL Stocks and Shares ISA.

Please note: A Child Trust Fund cannot be transferred to the HL Stocks and Shares ISA until it has reached the maturity date mentioned above. In the event that this form is received by HL in advance of this date, I understand the instruction will be rejected.

TRANSFERRING A MATURED CTF/ISA TO HL – QUESTIONS AND ANSWERS

WHAT ARE THE OPTIONS AVAILABLE WHEN MY CHILD TRUST FUND (CTF) MATURES?

When your CTF matures you may have up to 3 options:

1. If your current provider offers an ISA, you may be able to convert your CTF into an ISA.
2. You can transfer your Matured CTF/ISA to an ISA with another provider, like HL.
3. You can withdraw the money from your CTF, but remember this can't be put back in.

This form allows you to do the second option by transferring your matured CTF/ISA to an HL Stocks and Shares ISA. At the moment we don't provide a Cash ISA that can accept transfers.

CAN MY CTF BE TRANSFERRED BEFORE IT MATURES?

Yes, although it would have to be transferred to a Junior ISA.

In order to transfer your CTF to an HL Junior ISA, your parent or guardian (who must be the registered contact of your CTF) will have to complete our Junior ISA transfer form.

You can't use this form to transfer a CTF before it matures.

Unfortunately you can't open a Junior ISA without first transferring your CTF. If your transfer doesn't complete your CTF will stay where it is.

If you change your mind after sending us the Junior ISA transfer form you'll have up to two weeks to cancel, before we request the transfer. If you decide to cancel the transfer the CTF will stay where it is.

If you want to transfer the account once it matures, you'll have to wait until your 18th birthday. After you turn 18, you can complete this form and transfer your account to an HL Stocks and Shares ISA.

WHAT DO YOU NEED FROM ME?

Documents to verify your identity: We've listed the documents you can use to verify your address and identity below. Please provide either two separate documents from List A or one document from List A and one from List B.

List A

- Valid UK/EEA Photo Driving Licence (full or provisional; please do not send the original)
- Current Full Signed Passport (please do not send the original document)
- Identity card issued by the Electoral office for Northern Ireland (please do not send the original document)

List B

- Current council tax demand letter, or statement (for current or next tax year)
- Recent (**less than 12 months old**) evidence of entitlement to a state or local authority-funded benefit, including housing benefit, council tax benefit, tax credit, educational or other grant
- Utility bills (**not internet printed, less than 3 months old and not mobile phone bills**)
- Current bank statements, or credit/debit card statements, issued by a UK regulated financial sector firm (**not internet or branch printed, less than 3 months old**)

- Letter from educational establishment confirming your residential address (**less than 3 months old**)
- Letter issued by the Student Loan Company or Student Finance Wales/England/Scotland/Northern Ireland displaying your permanent residential address for the **current or next academic year**.

If you're sending us a bank statement or utility bill, it must have been sent in the post and it needs to show both your name and address.

If you're struggling to find documents from List B, you can use two from List A as long as they show your name and at least one shows the address which we're trying to verify.

Make sure the address you have included on the form matches the one which your current provider holds on record.

WHAT ARE MY TRANSFER OPTIONS?

- Transfer your Matured CTF or ISA as cash – your provider will sell your investments, then transfer the cash amount. You will not be invested during the transfer, so will not make gains or losses. Once your transfer is complete you'll be able to buy investments. This type of transfer usually takes 2-4 weeks depending on your provider.
- Transfer your Matured CTF or ISA investments – all your investments and cash will be transferred. You will be invested during the transfer, so you could make gains or losses. Usually you cannot trade until your transfer is complete. This type of transfer usually takes 6-8 weeks, depending on your investments and provider.

If you select this option we will convert any funds transferred to the lowest cost version we offer. We will never convert you into a fund that's more expensive than the one you already hold. There are no charges or tax to pay. Before transferring please read about converting funds at www.hl.co.uk/convert.

We'll contact you to cover your options if you hold an investment we do not offer.

Whether you transfer investments or cash in a Matured CTF/ISA, transferring doesn't count towards the ISA allowance.

ARE THERE ANY CHARGES TO TRANSFER?

It's free to transfer to us but your current provider may charge an exit fee, so it's worth checking with them first to make sure you won't have to pay any excessive fees or lose any valuable guarantees or benefits.

CAN SOMEONE ELSE MANAGE THE ACCOUNT FOR ME?

With your permission it's possible to link accounts online. By doing this, someone else is able to link their HL account to yours online, and carry out the majority of administrative tasks and trade on your account. There are some actions that only you can do, such as withdraw money from your account.

CAN YOU TELL ME WHERE TO INVEST?

Our service is non-advisory. This means we can provide information, research and guidance to help you to make your own decisions, but we can't tell you where you should invest. Most of this information can be found on our website; to get started, take a look at www.hl.co.uk/learn.

If you'd like personal advice on where to invest, please contact us to ask about our advisory service and we can explain how this works and what it costs.

This information is not personal advice, please seek advice if unsure. The value of investments can go down as well as up so you can get back less than invested.

Choosing your investments

Once you know where you want to invest. You can instruct this by letting us know what you want to invest in, and how much.

If you're investing in funds please make sure you include both the name of the fund management company (e.g. Jupiter) and the name of your chosen fund (e.g. Global Strategic Bond).

HOW MUCH CAN I PAY INTO MY ISA?

You can add up to the ISA allowance (£20,000 in 2023/24) to ISAs each tax year. You'll need to read the ISA Key Features first. Any payments that have been made into a CTF before you turned 18 don't count towards this limit.

HOW DOES THE INCOME INSTRUCTION WORK?

The income instruction tells us what you want us to do with any income your investments make. It applies to all investments in the HL Stocks and Shares 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 the account.

Reinvest income automatically

We'll reinvest income when it reaches £10 per holding. There's no charge for this service.

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 the ISA

We'll hold any income in the account as cash 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 980 9950

 www.hl.co.uk

 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 to let us know.