

# Application Form

## Tax year 2010/2011

Please complete this application form in BLOCK CAPITALS using black ink. This application form is for investments into a Citi Investment ISA and can be used for the 2010/2011 tax year.

### IMPORTANT INFORMATION PLEASE READ

You can only apply for an Investment ISA if you are resident and ordinarily resident in the UK for tax purposes. For more information and a definition, please go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Please make sure that you have read all the information, the relevant Terms and Conditions, and the Key Facts Document(s) before completing this application.

You must sign the declaration in section 5 of this application form.

Please return your signed application form together with your proof of address if you are a new customer and payment and/or completed Direct Debit instruction to: FREEPOST RLST-ZRCJ-BJLA, Citibank International plc, P.O. Box 49930, London SE5 7XT. You can also take your application to a Citi branch. See page 6 for proof of identity/address requirements.

**YOUR COMPLETED INVESTMENT ISA APPLICATION FORM MUST BE RECEIVED BY CITIBANK INTERNATIONAL PLC NO LATER THAN FRIDAY 1st APRIL 2011 TO QUALIFY FOR THE 2010/2011 TAX YEAR.**

Please complete this form in **BLOCK CAPITALS**.

**IMPORTANT: All fields are mandatory.**

### 1. Personal Details

Title Mr  Mrs  Miss  Ms  Other (please specify) \_\_\_\_\_

Surname \_\_\_\_\_ First Name(s) \_\_\_\_\_

Permanent Residential Address \_\_\_\_\_

Postcode \_\_\_\_\_

Daytime Tel Number\* \_\_\_\_\_ National Insurance Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ Annual Salary/Income \_\_\_\_\_

Email Address \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

I am an existing Citi customer  I am a new customer  Please tick the box if you do not have a National Insurance number

I am an existing Egg customer

You should be able to find your National Insurance Number on a payslip, Form P60, notice of coding or tax return. Otherwise your employer or tax office may be able to help. If you receive a pension, you can find the number on the front of your pension book.

\* From time to time we would like to send you information about our products and services and those of carefully selected third parties, by way of text message and mobile messaging services. Please tick this box if you would rather not receive such communications and the daytime telephone number you have provided us is your mobile phone number

To be completed for Citigroup employee applications only:

Staff Identification Number (SOE ID)								
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# Investment ISA (Individual Savings Account)

Direct Application

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## 2. Multi-Manager Fund Selection

Please select the fund(s) you wish to invest in, the corresponding amounts that you wish to invest, and payment type using the table below.

To invest, you can make a one off payment (Lump Sum) and/or Regular Monthly Contributions.

Lump Sum payments can be made by cheque or, if you already have an account with Citi, can be automatically debited from your Citi account.

Monthly Contributions can be made by Direct Debit from your current account, held either with Citi or with another bank.

You may invest in one or any combination of the four funds outlined in the table below, but it is important to ensure that you remain within the annual ISA allowance of £10,200 for the 2010/2011 tax year. Minimum lump sum payment is £1,000 and minimum monthly contribution is £100 - for each fund. If you are investing in a Cash ISA, your total contributions for the Cash ISA and this Investment ISA must not exceed the total ISA annual limit of £10,200.

	<b>Fund Management Company and Fund Name</b>	<b>Share Class*</b>	<b>Fund Sedol Code (for internal use only)</b>	<b>2010/2011 Lump Sum</b>	<b>2010/2011 Monthly</b>
1.	BlackRock Cautious Portfolio	Growth	B1577C3	£	£
		Income	B1577H8	£	£
2.	M&G Cautious Multi-Asset Fund	Growth	B1P9ZJ2	£	£
		Income	B1P9ZK3	£	£
3.	M&G Managed Fund	Growth	3196058	£	£
		Income	3196047	£	£
4.	M&G Managed Growth Fund	Growth	3196070	£	£
		Income	3196069	£	£
	TOTAL			£	£

\* If you have chosen income units/shares, please indicate below whether you wish the income to be paid to you or to be automatically reinvested in your Investment ISA to buy further units/shares (tick one of the boxes only).

Income to be paid out every three months<sup>1</sup> into my existing Citi account (if account holder) or by cheque

Income to be reinvested in my Investment ISA

Please read the ISA Terms and Conditions for exact dates.

### Do you need financial advice?

If you are new to Citi, call us on **0800 00 88 00** and we will arrange an appointment with one of our Investment Consultants. If you are an existing Citi customer, to arrange an appointment call us on **0800 00 55 00** or contact your Relationship Manager. If you require advice a charge will apply. Please note that calls may be recorded and/or monitored for training and service quality purposes.

<sup>1</sup>Please read the ISA Terms and Conditions for more details.



### 4. Data Protection Notice

**PLEASE COMPLETE THE DATA PROTECTION NOTICE, TICK THE 'NON ADVISED ONLY' BOX IN SECTION 5 AND READ THE DECLARATION BEFORE SIGNING AND DATING THE AUTHORISATION.**

Citibank International plc ("we") is a member of the Citigroup group of companies and is the data controller of the information it holds about you.

So that we can provide you with products and services we need to collect, use, share and store personal and financial information that will be provided by you as part of this application process, and also any personal and financial information which we receive as a result of you transferring to us ISA products held with other providers.

We will collect information about you either directly from you and from the way you use your account and your transactions or from third parties such as joint account holders, credit reference agencies, fraud prevention agencies, regulatory bodies and from public registers such as the electoral roll.

We will use the information we collect about you for the purposes of management and administration of your account(s), and providing you with customer services. We will also use the information we collect about you to analyse, prevent and detect fraud, money laundering and other crimes and to fulfil our regulatory and legal obligations. Further, we will use the information we collect about you to conduct statistical analysis and market research in relation to our products and services and the markets they are provided in. We will also use your information to undertake credit assessments and scoring relating to you and other individuals. Where necessary we may also use your information to audit our businesses and services. We may share your information for these purposes within the Citigroup group of companies or with agents acting on our behalf or service providers which provide services to us, we may also share your information where we have a duty to do so or if the law allows with third party organisations or appropriate governmental and non-governmental regulators.

We will also use your information to advise you of relevant products, services and offers from Citigroup and carefully selected third parties that we believe will be of interest to you by telephone, post, email, text/mobile messaging services and Citibank Online, unless you have indicated otherwise at the point of collection of this information. If you do not wish to receive marketing messages from us or selected third parties, you may tell us at any time by writing to us at Customer Service Team, Citibank International plc, P.O. Box 49930, London SE5 7XT and providing your account details.

We will share your information with credit reference agencies to verify your identity, suitability for an account and ability to meet financial commitments, this may include information about how you manage your accounts with us. The credit reference agencies will record details of the searches we undertake in relation to you and the applications that you make for accounts in your credit history. If there is a default in payment on your account we may also provide this information to credit reference agencies and this will also form part of your credit history. Credit reference agencies may have made links or financial associations between you and other individuals (such as partners, members of your household, joint applicants for accounts or credit or other individuals you have a financial connection to), we will use information about associated individuals' credit histories when assessing your application for an account, we will also provide information about associations to credit reference agencies. Associations will be taken into account in future applications by either of you and will continue until one of you successfully files a 'notice of disassociation' with the credit reference agency. The information we provide to credit reference agencies about you and about associated individuals may subsequently be made available to other organisations that use the credit reference agency's services.

We may check the information you provide to us with fraud prevention agencies. It is important that you give us accurate information as if false or inaccurate information is provided and fraud is identified, your details will be passed to fraud prevention agencies. Law enforcement agencies may also access and use this information. We and other organisations will also access this information and other information recorded by fraud prevention agencies in this country and in other countries.

To the extent necessary for the purpose of disposing of a Citigroup business or otherwise restructuring the Citigroup group of companies, we may disclose your information to third parties in connection with the sale and for the purposes of use described in this privacy notice only.

For the purposes of use described in this privacy notice we may be required to transfer your information to jurisdictions outside the EEA, including to our processing centre in India. We will ensure your information is safeguarded in accordance with any applicable laws.

Under UK data protection laws you have certain rights in relation to the information we hold about you, these include:

- a right of access to the information we hold about you (a fee may be charged for this);
- a right to object to the use of your information;
- a right to make representations against any adverse decisions which have been taken on a solely automated basis (such as credit scoring);
- a right to amend or erase inaccurate information held about you.

Further, you also have a right to information about the credit reference agencies and fraud prevention agencies that we use.

If you have any queries in relation to this policy or requests in relation to your rights under this policy, please contact the Customer Service Team by writing to Customer Service Team, Citibank International plc, P.O. Box 49930, London SE5 7XT or calling 0800 00 55 00. We will monitor and record telephone calls from and to you in the interest of customer service and for training purposes. This may be done by ourselves or reputable organisations carefully selected by us to ensure consistent service levels and account operations.

We will retain the information about you after the closure of your product or account, or if your application is declined or abandoned for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.

### 5. Declaration and Authorisation

#### I declare that:

1. All subscriptions made, and to be made, belong to me;
2. I apply to subscribe to the Citi Investment ISA (Stocks and Shares ISA) for the tax year 2010/2011 and subsequent years until further notice;
3. I am 18 years of age or over;
4. I have not subscribed and will not subscribe more than £10,200 in total to a Cash ISA and a Stocks and Shares ISA in the same tax year (where I invest by monthly investments I understand that Citibank International plc will continue to collect my monthly investment by direct debit for each tax year subsequent to the tax years shown until I instruct it to stop). 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;
5. I am resident and ordinarily 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 Citibank International plc if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

#### 6. In placing these instructions I:

- a) confirm that the information shown in this form accurately reflects the instructions I have given to Citibank International plc;
- b) instruct Citibank International plc, as my agent but in its sole name and without prejudice to its security rights in respect of any investment, to effect each transaction specified above with the relevant Fund, either directly or through any intermediary selected by Citibank International plc for this purpose;
- c) confirm that any transaction effected pursuant to these instructions is entirely my decision and is made solely on the basis, and subject to the ISA Terms and Condition, terms of the fund prospectus or other applicable documents of the relevant Fund and not in reliance on any other representation, whether made by or on behalf of Citibank International plc or any other party;
- d) confirm that I have read the ISA Terms and Conditions, the Investment and Insurance Terms of Business and Key Facts Document;
- e) confirm that I have made all enquiries and taken all independent advice which I consider necessary, and/or am in possession of all material information in respect of each Fund, including my eligibility to become an investor therein;
- f) confirm that the cancellation rights (if applicable), key risks and charges (annual management fee and upfront subscription fee) associated with the fund(s) have been explained to me in the ISA Terms and Conditions;
- g) acknowledge that, in addition to any subscription fee payable by myself, Citibank International plc may also receive remuneration for investments made hereunder from the relevant Fund(s) or the managers or distributors of the Fund;
- h) acknowledge that any instructions may be refused and that the validity of any instruction is subject to receipt of cleared funds from me;
- i) acknowledge that this instruction is irrevocable, subject to the 14 days Cancellation Period;
- j) declare that I am not a United States (U.S.) citizen or resident or otherwise a U.S. person for the purposes of the United States Securities Act of 1933, as amended from time to time, acknowledges that investments in Funds may not be held for or transferred to a U.S. person and undertakes to inform Citibank International plc if at any time I become a U.S. person;
- k) declare that there are no regulatory impediments in relation to my country of residency or citizenship prohibiting me from placing these instructions and undertake to inform Citibank International plc if at any time my circumstances change in this regard;
- l) understand that Citibank International plc is authorised and regulated by the Financial Services Authority in the conduct of its investment business.

#### I confirm that:

- NON-ADVISED ONLY:** I affirm that I have initiated this investment purchase and have requested not to receive any advice or recommendation from Citibank International plc. I acknowledge that Citibank International plc is therefore not required to assess the suitability of the product or service being provided here. I further acknowledge that this will mean I will not benefit from the protection of the FSA rules on assessing suitability, and that therefore Citibank International plc will not assess whether the relevant product or service will meet my investment objectives, whether I would be able financially to bear the risks of any loss that the product or service may cause or whether I have the necessary knowledge and experience to understand the risks involved. Citibank International plc will be subject to its obligation to manage conflicts of interest here.

I hereby undertake to indemnify Citibank International plc from any loss, charge or expenses from which Citibank International plc may suffer or sustain in acting on these instructions which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me in this application form and to absolve Citibank International plc from all liability for loss or damage which I may sustain from Citibank International plc acting on these instructions which are/is the result and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me in this application form.

# Investment ISA (Individual Savings Account)

## Direct Application

### 5. Declaration and Authorisation (Continued)

**I authorise Citibank International plc:**

1. to hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any cash or other proceeds;
2. to make on my behalf any claims to relief from tax in respect of ISA investments;
3. on my written request to transfer or pay to me, as the case may be, ISA investments, interest, dividend rights or other proceeds in respect of such investments or any cash.

I understand that the instructions given in this application form are instructions for the purposes of the custodial services as set out in the ISA Terms and Conditions which I am subject to (the "Custody Terms") and that those Custody Terms apply to these instructions. By signing this application form I consent to the Custody Terms (the contents of which I have read). I declare that this application form has been completed to the best of my knowledge and belief.

**Please sign and date below to confirm that you agree with the contents of this application form.** Please also ensure that you have ticked the box on page 5 to confirm your decision status. Failure to complete or sign this application form will mean that your application cannot be processed and will be returned to you.

**Important Notice:**

Investment products are not bank deposits, and are neither obligations of, nor guaranteed by, Citigroup, or any of its affiliates. They are subject to investment risks, including possible loss of the principal amount invested. Past performance is not indicative of future results; investments can go down as well as up. Fees, penalties or surrender charges that may apply to your investment are contained in the relevant Terms and Conditions, and the Key Facts Documents provided.

Signature: \_\_\_\_\_ Date (dd/mm/yy)   -   -

### 6. Proof of Identity/Address Requirements

If you do not provide the original documents we require, we will attempt to verify your identity and address electronically. If this verification is unsuccessful we will notify you. This will delay the application process and you risk not meeting the tax-year-end deadline. Please note that in some instances even if you provide the original documents we ask for, we may still need to ask you for further documentation. We therefore recommend that you apply early to minimise the risk of not meeting the tax-year-end deadline.

**If you are returning your application by post** and you currently do not hold an ISA or a current or savings account with Citi - please enclose one of the following original documents to confirm your current address: your most recent monthly UK bank statement, a utility bill (not older than 3 months) or a local authority tax bill (valid for the current tax year) or a tenancy agreement. We will return all documents.

**If you are taking your application to a Citi branch** and you currently do not hold an ISA or a current or savings account with Citi - please bring your passport or driving licence to confirm your identity and one of the following original documents confirming your current address: your most recent monthly UK bank statement, a utility bill (not older than 3 months) or a local authority tax bill (valid for the current tax year) or a tenancy agreement.