



# Lifetime ISA to cash ISA Transfer form

For transferring a Lifetime ISA to a cash ISA with Santander UK plc.

Santander UK plc is **not** a flexible ISA provider.

Santander doesn't offer a Lifetime ISA.

Santander will not charge you for this transfer, however your existing Lifetime ISA manager may. Please check with your existing Lifetime ISA manager for details of any fees, penalties and charges associated with your Lifetime ISA.

## For internal use only

Four digit Partenon centre number:

Branch number:

## How to fill in this form

Use this form to transfer in funds you already have in a Lifetime ISA to the cash ISA you already have with Santander.

You must already hold a Santander cash ISA to use this form. Please ensure the terms and conditions of your Santander cash ISA allow transfers in.

When you have completed and signed this form, please send it to ISA Customer Services, PO Box 1112, 9 Nelson Street, Bradford BD1 9NR.

## 1 About you

Title (Mr, Mrs, Ms, Miss, Other)

First name(s)

Middle name

Surname

Date of birth

National Insurance number

Telephone number (including area code)

Mobile number

Permanent residential address

Postcode

Santander cash ISA sort code

Santander cash ISA number

Email address

## 2 Details of the Lifetime ISA to be transferred

Lifetime ISA provider

Address of existing Lifetime ISA provider

Postcode

Existing Lifetime ISA number

Existing Lifetime ISA sort code

Existing Lifetime ISA Roll Number (if applicable)

Existing stocks and shares Lifetime ISA account number/reference

By ticking the box, I confirm that I wish to transfer all of my Lifetime ISA to my cash ISA with Santander.

☐

### Please note:

As well as being subject to the terms of the cash ISA receiving the transfer proceeds, the transfer will be undertaken subject to the terms and conditions applying to your Lifetime ISA.

For example:

- Your existing Lifetime ISA provider may need you to give them specific information before the transfer can go ahead.
- There may be outstanding fees to pay before the transfer goes ahead.

If you are not sure what conditions apply please check with your existing Lifetime ISA provider before completing this form.

If applicable, all investments currently held will be sold and the sale proceeds, together with any uninvested cash currently held in the Lifetime ISA will be transferred to your Santander cash ISA in its entirety. You can only pay into one cash ISA each tax year.

### Residual Income

- We do not accept residual income payments.
- If you have any questions regarding these payments please contact your existing Lifetime ISA provider.

### 3 Declaration Authority – important information to read prior to signing the Declaration (Section 5)

I apply to transfer my existing Lifetime ISA from the existing Lifetime ISA provider, named in section 2, to Santander UK plc.

A subscription is any deposit (or payment) made by you into an ISA.

I apply to subscribe for a cash ISA for the tax year 2021/2022 and each subsequent year until further notice. (This does not commit you to paying in every tax year but ensures that if you do, we won't need to ask you to sign another form).

I declare that

- all subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- 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 to another cash ISA in the same tax year that I subscribe to this cash ISA, 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 and 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 Santander UK plc 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 Santander UK plc

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash, and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

### 4 Data Protection Statement

#### Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Santander UK plc, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

#### The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service I've applied for. You'll collect most of this **directly** during the application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use may include:

- Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

#### Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

#### Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance,

self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

#### Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
  - a) To take steps at my request prior to entering into it;
  - b) To decide whether to enter into it;
  - c) To manage and perform that contract;
  - d) To update your records; and
  - e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
  - a) For good governance, accounting, and managing and auditing your business operations;
  - b) To search at credit reference agencies if I'm over 18 and apply for credit;
  - c) To monitor emails, calls, other communications, and activities on my account;
  - d) For market research, analysis and developing statistics; and
  - e) To send me marketing communications and for marketing to me in-branch, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
  - a) When I exercise my rights under data protection law and make requests;
  - b) For compliance with legal and regulatory requirements and related disclosures;
  - c) For establishment and defence of legal rights;
  - d) For activities relating to the prevention, detection and investigation of crime;
  - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
  - f) To monitor emails, calls, other communications, and activities on my account.

## 4 Data Protection Statement (continued)

4. Based on **my consent**, e.g.:

- a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
- b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
- c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

### Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- o The Santander group of companies\* and associated companies in which you have shareholdings;
- o Sub-contractors and other persons who help you provide your products and services;
- o Companies and other persons providing services to you;
- o Your legal and other professional advisors, including your auditors;
- o Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- o Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- o Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- o Courts, to comply with legal requirements, and for the administration of justice;
- o In an emergency or to otherwise protect my vital interests;
- o To protect the security or integrity of your business operations;
- o To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- o When you restructure or sell your business or its assets or have a merger or re-organisation;
- o Market research organisations who help to improve your products or services;
- o Payment systems (e.g. Visa or Mastercard) if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- o Anyone else where you have my consent or as required by law.

### International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

### Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment

in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

### My marketing preferences and related searches

You'll use my home address, phone numbers, email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I understand you won't bombard me and I can choose to stop receiving information at any time by contacting you.

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ Email, text, social media and messaging services
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

### Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling).

In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to your accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me, as well as to produce a personalised price for insurance products, to provide an indication of the price prior to an application being made (please note, publicly available information about me and information about me from third party data sources such as credit reference agencies, will also be used to provide me with an indication of the price). The personalised price would be presented to me in marketing communications and during contacts with Santander that might be suitable. You'll look at the types of accounts that I already have with you, as well as my age, where this is relevant to the product you think I might be interested in. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

For some insurance products you may use automated decision making to assist the insurer in determining my final insurance premium. The insurer will use an automated underwriting engine to process my personal information and to better assess insurance risk which will generally provide a more accurate price that is relevant to my

## 4 Data Protection Statement (continued)

individual circumstances and needs. The automated underwriting engine will use information including personal information that I provide as well as other information about me held by you, the insurer and other parties. Where the insurer is carrying out any automated decision making it will do so on the basis that is necessary in order for the insurer to enter into the insurance contract with me. I have the right to contest that decision, express my point of view and ask for a human review. Where you carry out any automated decision making for my insurance product, you will ask for my consent during the application process to allow you to do so. I may withdraw my consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

### Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account, policy or service has been closed or has otherwise come to an end based on your legal and regulatory requirements.

### My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;

- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the "right to be forgotten");
- The right **to request access** to my personal data and information about how you process it;
- The right **to move, copy or transfer my personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: [ico.org.uk](https://ico.org.uk).

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by asking for a copy in branch or online at [santander.co.uk](https://santander.co.uk).

### Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

### Maturing ISA and investment products

If I have a maturing ISA or an investment product I may be required to provide identification to withdraw funds or transfer them to an alternative account.

### \*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

## 5 Declaration

I have read the Declaration Authority and Data Protection Statement (Sections 3 and 4 respectively) which I have been given to keep.

I have been provided with and agree to the Terms and Conditions.

I declare that this transfer authority form has been completed to the best of my knowledge and belief.

If applicable, I authorise my existing Lifetime ISA provider (mentioned in section 2) to sell investments and transfer the Lifetime ISA in cash to Santander UK plc.

I authorise my existing Lifetime ISA provider (mentioned in Section 2) to transfer my Lifetime ISA to Santander UK plc and provide them with any information they require about the Lifetime ISA detailed on this form.

Where I must give notice to close or transfer the existing Lifetime ISA, or the existing Lifetime 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 Lifetime ISA provider to either: (tick the appropriate box)

– Depending on the terms and conditions, carry out the transfer as soon as possible – I accept any consequential loss of income, capital and/or charges that may be applied. ☐

– Wait for the full notice period to end, or wait until redemption (whichever is relevant) before going ahead with the transfer. ☐

Signature

Date

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

## 6 Transfer Acceptance (for office use only)

We are willing to accept this Lifetime ISA transfer in line with the customer's instructions above, as long as the following conditions are met.

– The transfer proceeds are made up of cash deposits only.

– We must receive all the transfer proceeds no later than

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

– Where the customer has shown above that they want to transfer subscriptions from the current tax year, these must not be more than

|   |  |  |  |  |  |  |   |  |  |
|---|--|--|--|--|--|--|---|--|--|
| £ |  |  |  |  |  |  | . |  |  |
|---|--|--|--|--|--|--|---|--|--|

Cheques should be made payable to Santander UK plc.

For the purposes of the ISA wrapper under the ISA regulations, the date shown below will be the effective transfer date.

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Name of new ISA provider: Santander UK plc.

**Residual Income**

– We do not accept residual income payments.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please visit **[santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats)** for more information, ask us in branch or give us a call.