4 current provider information

Current CTF Provider

Type of CTF with old provider (stakeholder or non-stakeholder)

Child's URN. This can be found on the documentation from your existing provider.

Provider Address

Postcode

5 investment details

Our lifestyling investment approach will automatically apply to your child's account. However, if you wish, you can choose to opt out by ticking this box ☐

You should read the Key Features Document for an explanation of lifestyling and the alternative.

6 declaration

I declare that

- I am 16 years of age or over
- I have parental responsibility for the child
- I will be the registered contact for the Child Trust Fund

I authorise Engage Mutual Funds Limited

- to hold the HM Revenue & Customs contributions, subscriptions, Child Trust Fund Investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and:
- to make on the child's behalf any claims to relief from tax in respect of Child Trust Fund investments.
- to undertake successive operations, on my behalf, and that this will include the collecting of payments and the investing of those payments into the Child Trust Fund.

I declare that this application has been completed to the best of my knowledge and belief. I agree to inform Engage Mutual Funds Limited in writing immediately of any change in my details.

The Child Trust Fund is subject to Terms and Conditions. For your own benefit and protection you should read these carefully along with the Key Features before signing this application. If you do not understand any point please ask for further information.

We will treat you as a 'retail customer', which means that you will receive the highest level of consumer protection available under UK financial services rules and regulations.

Signed: Date:

7 data protection

Information about you will be held by Engage Mutual Assurance to provide the products and services for which you apply. We would also like to keep you informed of other products and services. Please tick the appropriate boxes if you **DO NOT** wish to receive information about our products and services by: ☐ mail ☐ phone

Please tick this box if you **DO NOT** wish to have your details passed to other carefully selected companies ☐

In addition please tick this box if you **DO** wish to be sent information by e-mail and other forms of electronic communication ☐
You can change any of your choices by calling us on 0800 028 6244†.

A copy of the completed application form is available on request

Engage Mutual Assurance, Hornbeam Park Avenue, Harrogate, HG2 8XE tel; 01423 855000 fax; 01423 855181

Engage Mutual Assurance is a trading name of Engage Mutual Funds Limited (EMFL) registered in England under the Companies Act 1985, registered no. 3224780. Authorised and regulated by the Financial Services Authority, FSA register no. 181487.

If you need help completing this form call us today on **0800 028 6244**†

† Please note all calls may be recorded for security and training purposes.
Lines are open Mon-Fri 8am-8pm and Sat 9am-4pm.

engage Mutual Assurance

it's easy to transfer to our child trust fund

Child Trust Fund

how to complete this application form

section 1 complete your child's details.

section 2 complete your details, entering your address if it's different from the child's address.

section 3 select a payment method – to make a payment into your child's account:

- **paying by Direct Debit?** When you choose this method, we will approach the designated bank on a pre-determined day each month or year to ask for payment. The person paying the Direct Debit must first state the amount and then choose a collection date in section 3. They must then complete their bank details on the Direct Debit instruction, completing their address in the darker green section.
- **paying by cheque?** Please make cheques payable to Engage Mutual Assurance. Write the child's name and date of birth on the back of the cheque and attach to the form.
- **paying by Direct Credit or Standing Order?** These payments involve instructing your bank to make payments from your current account to your child's child trust fund on a pre-determined day.
  If payments are to be made in this way simply tick the box in section 3 and we'll send you the appropriate form.
- **paying by Debit Card?** This payment method allows you to make one off payments by calling **0800 028 6244**† or alternatively visiting **engagemutual.com/ctf**. You can also make regular payments by phone or online when it suits you.

section 4 let us know your current provider information.

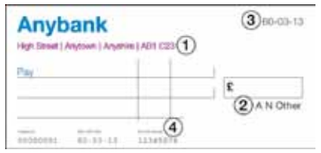
section 5 indicate whether you want to opt out of our lifestyling investment approach – see the Key Features Document for an explanation of the alternative.

section 6 sign and date the declaration.

section 7 for data protection purposes please tick the appropriate boxes.

Direct Debit makes paying in easy

Simply read the Direct Debit Guarantee and then fill in the Direct Debit instruction on the form.
By completing the Direct Debit instruction your bank or building society can make monthly payments for you, direct from your account. This means that you don't have to worry about forgetting to make payments if you are busy or on holiday and you can check your payments on your bank/building society statement.



Direct Debit Instruction

All account details required to complete the Direct Debit instruction can be found in your cheque book.

1. Fill in the name and address of your bank/building society branch
2. Fill in the Account Name/s as printed on your cheques
3. You will find your branch sort code in the top right corner of your cheques
4. Fill in your Account Number – this is usually printed on the right at the bottom of your cheques
5. Account Holder's Address: it is important that the address and postcode of the account holder is entered here
6. Sign and date the Direct Debit instruction.

If you have any questions please call 0800 028 6244†.

The Direct Debit Guarantee

DIRECT Debit

- 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 Engage Mutual Funds Ltd t/a Engage Child Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Engage Mutual Funds Ltd t/a Engage Child Trust 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 Engage Mutual Funds Ltd t/a Engage Child Trust 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 Engage Mutual Funds Ltd t/a Engage Child Trust 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.

engage Mutual Assurance

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130305/006

Important

please read these client and initial services agreements

client agreement

I agree to be bound by this Client Agreement, which is a legal agreement, and defines our respective rights and obligations.

your rights

You will be treated fairly in all of your dealings with Engage Mutual Assurance, including:

- the product and associated services will be clearly described, so that you can decide whether it meets your needs
- being provided with clear and accurate information, during and after the point of sale
- being provided with a product and associated services that perform to an acceptable standard and as we have led you to expect
- our dealing effectively with your queries and any complaints.

your obligations

- to complete the application to the best of your knowledge and inform Engage Mutual Assurance in writing immediately of any changes in your circumstances
- to read the documentation that we will send to you, particularly the Key Features Document.

our obligations

- we will treat you fairly in all of your dealings with Engage Mutual Assurance
- our products and services will be designed to meet the needs of identified customer groups and will be targeted accordingly
- we will provide you with clear information and keep you appropriately informed before, during and after the point of sale
- we will ensure that you are provided with a product that performs as we have led you to believe, and the associated service will be both of an acceptable standard and as we have led you to expect
- we will deal effectively with your queries and any complaints.

our rights

- we will rely on the application being completed to the best of your knowledge and you informing us immediately of any changes in your circumstances
- we will rely on you having read and understood the documentation that we will send to you, particularly the Key Features Document.

initial services agreement

I declare that I enter into an agreement with Engage Mutual Assurance authorising it, once the contract has started, to:

- collect and accept payments into the policy/account from me or any other person
- invest payments in the way described in the Key Features Document
- to the extent that the investment is linked to units/shares, to invest payments into the fund described in the Key Features Document.

application to transfer in

Child Trust Fund

Applying is easy. First read the Key Features, then complete all white areas (where appropriate) in black ink. You will need:

1 Your child's Unique Reference Number (URN), this can be found on the documentation from your existing provider

2 Direct Debit details (if you want to set-up a regular payment)

Please note: The person who applies must be the responsible person for the child (usually the Child Benefit claimant).

***Mandatory fields**

1 your child's details

***Child's Title**

***Child's Surname**

***Child's Forename(s)**

***Child's Date of Birth** dd mm yyyy

Child's Gender ☐ Male ☐ Female

Is the child adopted? ☐ Yes ☐ No

***Child's Address**

Town

County

***Postcode**

Country

2 your details

***Title** ***Surname**

***Forename(s)**

Date of birth

Gender ☐ Male ☐ Female

Daytime tel no.

Evening tel no.

Completing your phone number will minimise delays if we have any queries.

No. of children in household under 16

***Address** if different from above

Town

County

***Postcode**

Country

E-mail

Relationship to named child

3 payment method

For one off payments
The options are:

☐ **Cheque** amount £ Please make payable to: 'Engage Mutual Assurance'
(please write the child's name and date of birth on the back of the cheque and attach to this form)

☐ **Direct Credit***

For regular payments
The options are:

☐ **Direct Debit Monthly**
Amount (the maximum contribution is £310) ☐ £310 ☐ £100 ☐ £50 ☐ £20 ☐ £10 £ other
Please also select a collection date ☐ 1st of the month ☐ 15th of the month

☐ **Direct Debit Annually** Amount (the maximum contribution is £3,720) £
Please also select a collection date: ☐ 1st of the month ☐ 15th of the month
For Direct Debit payment you will also need to complete the instruction form below.
For Direct Debits we will write to you with confirmation of when your first payment will be taken.

☐ **Standing Order***

*If you would like pay by Direct Credit or Standing Order complete all your details and we'll send you a form in the post.

please sign and date the declaration overleaf

130305/006

instruction to your bank or building society to pay by Direct Debit

Please complete and return to: Engage Mutual Funds Limited (EMFL), Hornbeam Park Avenue, Harrogate HG2 8XE.

Name and full postal address of your Bank or Building Society

The Manager Bank/Building Society

Address

Postcode

Name(s) of Account Holder(s)

Branch Sort Code

Bank/Building Society Account Number

Banks/Building Societies may not accept Direct Debit Instructions for some types of account.

Service User's Number 4 1 8 4 3 2

DIRECT Debit

Reference (for office use only)

Instruction to your Bank/Building Society

Please pay Engage Mutual Funds Ltd t/a Engage Child Trust 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 Engage Mutual Funds Ltd t/a Engage Child Trust, and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) Date

For official use only. This is not part of the instruction to your Bank or Building Society

Account Holder's Address

Postcode