

If your instruction has been submitted online:
You do not need to send this form to us

Withdrawal/Closure Request – CashHub (CHB)

Powered by Bondsmith

It's often quicker and easier to submit your instructions online

Many withdrawal requests can now be completed online.
Follow the simple checks below to see how:



1. Confirm if your instruction can be given online

Is the withdrawal request £75,000 or less?


If you answer **YES**:

2. Your request can be submitted online

 **Customers log in at:**
customer.platform.quilter.com

If you haven't yet registered online, it takes less than 7 minutes.

 **Advisers log in at:**
adviser.platform.quilter.com

-  – Select the account
- Click on 'Payments out' if you're a customer, or 'Money out' if you're an adviser
- Select 'single withdrawal' and follow the on screen instructions

3. Complete & submit the request
online instantly

If you answer **NO**:

2. Complete this form.

3. Send it to us via email or post

Email: send your scanned copy securely to:
ask@quilter.com

Post: send the completed form to:
Quilter, SUNDERLAND, SR43 4JP.



Using the editable fields?

To ensure the information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

Withdrawal/Closure Request – CashHub (CHB)

With this form you can:

- request a withdrawal from your CashHub account
- request a withdrawal of the total value of your CashHub account and close it.

It cannot be used for:

- withdrawing from Fixed Term savings, if they have not reached their maturity date*.

*Fixed Term savings that have reached their maturity date will be in the Holding Account in your CashHub account.

Please note: We recommend speaking to a financial adviser before making a withdrawal request. References to 'we', 'us' and 'our' within this form mean Quilter Investment Platform Limited.

We regularly update our documents; you or your adviser can confirm that this **December 2024** version is the latest by checking on our website [quilter.com](https://www.quilter.com)



How to complete your form (if you are not able to complete your request online)

- You can complete the form electronically using the editable fields, if preferred; we recommend saving the form to your desktop before you do so, to ensure that the information is saved correctly. Then print, sign and send the form to us.
- Alternatively, you can print the form and complete it by hand using **BLOCK CAPITALS** and **blue** or **black** ink. For dates, please use the format DD/MM/YYYY.
- Please read the accompanying 'Questions and Answers'; they will help you complete this request and clarify any additional requirements.
- Complete the details in each applicable section carefully; we cannot be held responsible for any consequences if they are incorrect. Errors or omissions will not be corrected retrospectively.



Additional documents we might need

- **Proof* of identification and your signature** – if not already provided by you or your financial adviser.
*See Q7 in the accompanying Questions and Answers for more information.
- **Proof of bank account ownership** – if you are changing your nominated bank account - see section 2.



How to send us your form

Simply scan your completed form and email it securely to:
ask@quilter.com



OR

Send to:
Quilter, SUNDERLAND, SR43 4JP



When you'll receive your payment(s)

Provided we have received all of the information and documents required, payment will normally be transferred into your nominated bank account by close of business as follows:

- **Holding Account:** 1 working day after receipt of your instruction
- **Easy Access Savings:** 2 working days after receipt of your instruction
- **Notice Period Savings:** 2 working days following the notice period and receipt of the funds into your Holding Account.



Tax Information

- You will need to speak to your financial adviser or a tax specialist if you pay tax in a country outside of the UK.

1. CashHub account details

CashHub account number -

Customer Reference Account

► We will use this number when carrying out your instruction; if you give an incorrect number, your withdrawal could come from a different account (eg if it's the number for a different product or a different CashHub account).

Account holder's full name

Permanent UK residential address
 Postcode

Email address Telephone

Joint account holder's full name (if applicable)

2. Your bank account

- We will make payment into the bank account you have nominated for your CashHub savings.
- If you want to change the nominated bank account, you can do so by completing the details below.
- Changing the nominated bank account could delay your withdrawal request.

New nominated bank account (if required)



- This must be a UK bank account in your name or with you as a joint holder.
- The bank account details you nominate here will replace those previously provided.
- All future payments relating to your CashHub must be made to, or from, the new nominated bank account.

Branch sort code - - Bank/Building Society account number

Bank/Building Society name

Name of account holder(s)

Type of bank account Individual Joint

We will need to see proof that the bank account is yours. Please choose **one** of the following to send us with this form:

A voided cheque

A bank account statement dated within the last six months.

The proof must be an original or a certified copy. Copies must be certified on each page in ink by a UK-based professional such as a financial adviser, solicitor, accountant, GP or bank manager (including the bank's stamp). If you have online bank account statements we will accept a certified printed copy. You can scan and send certified documents to us by email to ask@quilter.com.

3. Withdrawal instruction

- To withdraw from one or more of your CashHub savings accounts – **complete section 3.1**
- OR
- To withdraw the total value of your CashHub account and close it – **complete section 3.2**

3.1 Complete the details for each savings account from which you want to make a withdrawal.

Bank name	Account type (eg Easy Access, Notice Period, Holding Account)	Gross rate	£	OR Withdraw all
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total amount to withdraw			<input type="text"/>	

3.2 Tick here to withdraw the total value of your CashHub account and close it.

4. Declaration and authority

This declaration is made by each account holder/authorised signatory.

1. I authorise and request Bondsmith to carry out the instructions detailed in this form.
2. I confirm that:
 - a) I am authorised to give instructions on the CashHub account detailed in section 1
 - b) I have had the opportunity to read the accompanying 'Questions and Answers' before completing this form
 - c) there is no bankruptcy order against me and I am not an undischarged bankrupt and/or not deemed to be insolvent in accordance with the meaning of the Insolvency Act 1986 or Enterprise Act 2002
 - d) payment to my nominated bank account will discharge Bondsmith and Quilter from all liabilities and claims arising from this instruction.
3. I understand that:
 - a) my instructions will take effect in accordance with the Terms and Conditions for the CashHub, powered by Bondsmith
 - b) where the instruction involves a withdrawal from a notice period savings account, I understand that my request will be carried out in line with term 9.4 in the CashHub Terms and Conditions
 - c) once you have received my withdrawal/closure instruction, it cannot be cancelled.
4. Personal information - I confirm that I have read Quilter's privacy notice available at quilter.com/privacy concerning use of my personal information.

All account holders (including trustees/signatories as applicable) **MUST SIGN BELOW**, even if a Lead CashHub Account Holder has been appointed.

1. Signature

Date

Print full name

Capacity*

2. Signature

Date

Print full name

Capacity*

3. Signature

Date

Print full name

Capacity*

4. Signature

Date

Print full name

Capacity*

* eg account holder, Lead CashHub Account Holder, trustee, signatory, attorney

▶ Continue on a copy of this page if there are more than four signatories, and attach the copy to this form.



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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Bondsmith is a trading name of Bondsmith Savings Ltd, which provides the CashHub (CHB) distributed by Quilter Investment Platform Limited. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 124-128 City Road, London, EC1V 2NJ. Bondsmith is authorised by the Financial Conduct Authority, Firm Reference 955601.

Quilter is the trading name of Quilter Investment Platform Limited, which is registered in England and Wales under number 1680071. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Authorised and regulated by the Financial Conduct Authority. Financial Services register number 165359. VAT number 386 1301 59.

Withdrawal/Closure Request CashHub (CHB)

Questions and Answers

These notes are for you to keep; please read them before completing and submitting your request.

1. What are the withdrawal restrictions on my CashHub savings?

- **Easy access accounts:** allow you to withdraw savings as required.
- **Notice period accounts:** allow you to withdraw money, but there is a set notice period before money can be taken.
- **Fixed term accounts:** any money you deposit into a fixed term account is locked into the account for the duration of the term*. At the end of the term (the maturity date), the money will be available in your Holding Account.

**Some banks allow withdrawals before the maturity date in exceptional circumstances (which may incur a penalty fee). If you think you need to withdraw money before the maturity date, please contact us.*

2. Are there any limits when withdrawing from my CashHub account?

- The minimum withdrawal payment is £50.
- The maximum withdrawal if you submit your request online is £75,000, although each savings account provider could also have its own limit, which may be less than £75,000.
- If you submit your request to us for a withdrawal using this form, there is no maximum limit, although each savings provider may have its own daily limit.

3. Can I close my CashHub account?

- Yes, but you can open another CashHub account in the future if required.

4. Are there any tax implications if I make a withdrawal?

- If you are resident for tax purposes in the UK, there are no tax implications when withdrawing from cash savings although interest earned on your savings is taxable. If you are resident for tax purposes outside of the UK, please check with your financial adviser or tax specialist.
- We always recommend speaking to a financial adviser before making a withdrawal request.

5. Are there any charges for withdrawing from, or closing, my CashHub account?

- No, there are no charges for withdrawing money from your cash savings. However, if you request an early withdrawal from certain types of account described in Q1, there may be a penalty fee applied by the savings account provider.

6. How long does it take to receive my money?

- Provided we have received all of the information and documents we require, payment will normally be transferred into your nominated bank account by close of business as follows:
 - **Holding Account:** 1 working day after receipt of your instruction
 - **Easy Access Savings:** 2 working days after receipt of your instruction
 - **Notice period savings:** 2 working days following the notice period and receipt of the funds into your Holding Account.
- Payments will be made to your nominated bank account using 'Faster Payment', where possible.

7. Do you require anything in addition to this form?

- **Proof of identification and signature** if not already provided by you or your financial adviser. Please enclose either a passport or a photocard driving licence – either the original or a certified copy*.
- **Proof of bank account ownership** if you are changing your nominated bank account in section 2. The proof can be a voided cheque, or a bank account statement dated within the last 6 months - either the original or a certified copy*. (If you have online bank account statements we will accept a certified printed copy*.)

**Copies must be certified on each page in ink by a UK-based professional such as your financial adviser, solicitor, accountant, GP or bank manager (including the bank's stamp). You can scan and send certified documents to us by email to ask@quilter.com.*

8. Who can be paid the proceeds?

- We can only make payment to the bank account nominated for your CashHub savings.

9. Can I change my nominated bank account?

- You can, by completing the details in section 2 of this form.
- You will need to send proof with this request that the bank account is yours, see Q7.
- Changing the nominated bank account could delay your withdrawal request.

10. Who has to sign this form to authorise the request?

- **For an account in the names of individuals:** all account holders named on the account, or an attorney acting on your behalf (see Q11).
- **For an account in the name of a Business Client:** all authorised signatories/trustees in line with the signatory list/trust deed.

11. What is required if the form is being signed by an attorney?

- The attorney must add 'as attorney' after his/her signature.
- We need:
 - the original Power of Attorney, if not already sent to us. We can also accept a copy provided it is certified* (if the attorney is acting for a trustee, in the capacity of trustee, we need to see a Trustee Power of Attorney)
 - our **Power of Attorney details** form (available from your financial adviser or from our website quilter.com)
 - proof of the attorney's identification if not already provided (for details of what we can accept as proof, see Q7, or your financial adviser can verify the identity on the **Power of Attorney details** form).
- You can scan and send certified documents to us by email to: ask@quilter.com.

**Under regulations governing Powers of Attorney, a copy must be certified in ink on each page and only by one of the following:*

- *the donor (the person who is the subject of the Power of Attorney; they may create and certify copies, while they still have capacity to do so)*
- *a solicitor*
- *a person authorised to carry out notary activities*
- *a stockbroker.*

The strict legislation does not permit financial advisers to create and certify copies.

12. What happens if there's a problem with my request?

- If your instruction is not clear, we will be unable to proceed and we will typically contact you or your financial adviser. This could delay your request.

13. If I change my mind, can I stop my withdrawal request?

- No, once we have received your instructions, they cannot be stopped.

14. What if I have more questions?

- Your financial adviser should be your first point of contact. However, if you would like to speak to us, please call our Customer Service Centre on 0808 171 2626 or email us at ask@quilter.com.

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