

2011/12 Tax Year Applications

- > All monies and completed **applications must be received by Novia on Thursday 5th April.**
- > **Cheques** must be received by **2pm on Thursday 5th April.** Please ensure that cheques are made payable to Novia Financial plc and that any alterations are signed in full rather than initialled. Cheques made out incorrectly could result in payments missing the tax year end deadline.
- > **BACS or CHAPS** payments into our bank account must be received by us before **close of business on Thursday 5th April.** Please note that the following are only guidelines as to deadlines for achieving this and it is strongly recommended that clients check with their individual banks first:

BACS to be sent to Novia by no later than close of play on Friday 30th March.
 CHAPS to be received by Novia no later than 2:30pm on Thursday 5th April.

- > **GIA to ISA payments**

Following completion of your online ISA application you must ensure that you have enough cleared funds for the ISA investment held in the Cash Facility of the GIA. This can be done by either switching into cash online or, if you choose not to do so, we will sell down as detailed on the GIA to ISA Transfer Authority. The deadline for the switch instruction by either method is **26th March.**

The cut off point for receipt of applications to move monies from the **GIA cash facility to an ISA** for inclusion in tax year 2011/2012 will be close of business on **5th April.**

- > We **cannot** accept payments by **debit card.**

Dual Year Applications

You will need to submit an **online application for each tax year** and we can accept payments for multiple tax years as shown below. *Please note that due to development work over the Easter long weekend, online applications for the 2012/13 tax year will be available on Friday, 6th April before 3pm and from 8am on Tuesday, 10th April.*

Paying by cheque - If you are paying by cheque please write the name of the investor, tax year and amount on the back of your cheque for each tax year. Dual Year ISA cheques can be accepted from 23rd March. The monies for tax year 2012/2013 would be held in our clearing account with no interest paid, before being applied to the ISA in the new tax year.

For example:

Joe Bloggs - 2011/12 £10,680

Joe Bloggs – 2012/13 £11,280

Should clients choose to send in cheques for multiple payments, the monies will be allocated to the appropriate accounts accordingly, but please be aware that this process can take up to an additional twenty-four hours to complete.

Paying by GIA to ISA transfer - For any dual applications, please complete the appropriate Dual Tax Year GIA to ISA form which can be found on the secure literature page.

Paying by BACS/CHAPS – to pay by BACS or CHAPS you will need to put through an application for each tax year online and send in the appropriate payments for each. Any electronic payments for the tax year 2012/2013 can be received from 6 April.

Disclaimer: Please note that the details above are to be used purely as a guide. Novia accepts no responsibility for ISA subscriptions that fail to meet these requirements or fail due to the actions or omissions of external entities.