

Junior Stocks and Shares ISA



Funding and Investing Guide



**BANK OF
SCOTLAND**

Lump Sum Investments

If you want to set up a regular monthly investment plan please proceed to page 8 of this guide.

There are 3 steps you must follow to make lump sum investments into your Junior Stocks and Shares ISA:

Step 1 –

Sign in to your share dealing online service and check your debit card details

Step 2 –

Pay money into your Junior Stocks and Shares ISA

Step 3 –

Invest the money into the Scottish Widows UK TRACKER B ACC NAV fund

Following **all three** steps will ensure that your money is invested correctly.

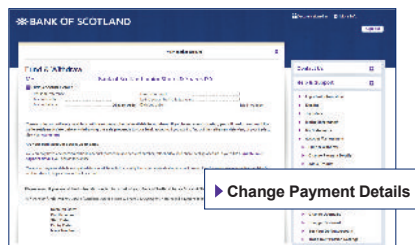
Step 1 – Sign in to your share dealing online service and check your debit card details

To do this select '**Fund & withdraw**' on the welcome page:



Check the debit card and bank account details displayed are up to date. If they are up to date proceed to steps 2 & 3. If the details need updating follow the instructions opposite:

Select '**Change Payment Details**' on the menu on the right hand side of the screen



- ▶ On the '**Personal Investment Details**' screen, enter your details and select '**Continue**'
- ▶ Follow the instructions on screen to enter your debit card and bank account details
- ▶ Select '**Continue**'
- ▶ Select '**Finish**'
- ▶ This will take you back to the welcome page.

Proceed to **steps 2 & 3** if you wish to pay money into your account and invest.

Lump Sum Investments

Step 2 – Pay money into your account

To do this select **'Fund & withdraw'** on the welcome page and follow the instructions below:

- ▶ Select **'Transfer funds into my Junior Stocks & Shares ISA using my nominated payment method'**



▶ Transfer funds into my Bank of Scotland Junior Stocks & Shares ISA using my nominated payment method.

- ▶ Input the amount you wish to transfer
- ▶ Click on **'Continue'** and confirm by selecting **'OK'**.

The payment of money into your account will be confirmed on screen.

If you have paid in by **DIRECT DEBIT** you will need to wait 2 working days for the money to transfer before proceeding to Step 3.

If you have paid in by **DEBIT CARD** you can now invest this money into the Scottish Widows UK TRACKER B ACC NAV fund by selecting **'Dealing'** on the menu on the right hand side of the screen and following the instructions in Step 3.



Step 3 – Invest the money into the Scottish Widows UK TRACKER B ACC NAV fund

On the '**Dealing**' page follow the instructions below:

- ▶ Check the account you are viewing is your Junior Stocks and Shares ISA. If it isn't, select the '**Junior Stocks & Shares ISA**' account from the dropdown menu in the top right corner of the screen
- ▶ Select the '**Buy**' option

The image shows two overlapping screenshots of the Bank of Scotland website. The background screenshot is the 'Dealing' page, which includes a 'Select' dropdown menu in the top right corner. The foreground screenshot is a modal window titled 'Buy' that displays the 'UK TRACKER B ACC NAV' fund. It includes a 'Select fund' dropdown menu, a 'Value (£)' input field, and a 'Buy' button.

- ▶ Select '**Scot Widows Unit Trust Managers Ltd**' from the first dropdown box

- ▶ Select '**UK TRACKER B ACC NAV**' from the next dropdown box
- ▶ Enter the amount to be invested (amount you paid into your Junior Stocks and Shares ISA) in the '**Value (£)**' box
- ▶ Click on '**Continue**'.

Your application details will appear on the next screen. Please review these, then follow the instructions below:

- ▶ Select the link to the '**Key Investor Information Document (KIID)**' which contains important information about the fund you must read
- ▶ Click the check box to confirm you have "**read, saved and / or printed a copy of the KIID**"
- ▶ Finally, to proceed with your purchase of the Scottish Widows UK TRACKER B ACC NAV fund, click on '**Place Order**'.



Regular Investment Plan

There are 3 steps you must follow to make regular monthly payments and investments into your Junior Stocks and Shares ISA:

Step 1 –

Create a Subscription Plan

Step 2 –

Set-up an Investment Plan

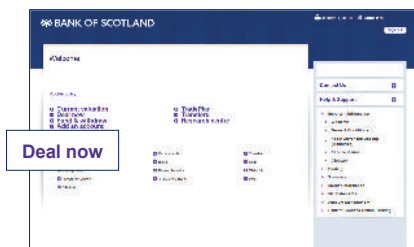
Step 3 –

Choose Your Shares

Following **all three** steps will ensure that your money is invested correctly.

Step 1 – Create a Subscription Plan

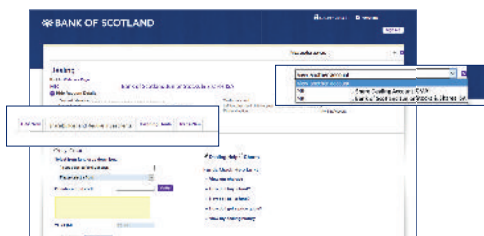
To do this select '**Deal now**' on the Welcome page and follow the instructions below:



- ▶ Click on the '**Create Subscription Plan**' button



- ▶ Check the account you are viewing is your Junior Stocks & Shares ISA. If it isn't, select the '**Junior Stocks & Shares ISA**' from the dropdown menu at the top right of the screen:



On the '**Fund Your Account**' screen:

- ▶ Select the '**ShareBuilder and Regular Investments**' tab at the top of the screen

- ▶ Enter the amount you want to transfer into your account
- ▶ Select the payment frequency from the '**How often?**' dropdown box
- ▶ Select a date when you want the funds to be taken from your bank / building society account
- ▶ Click '**Continue**', check the details and confirm the Subscription Plan by clicking '**OK**'.


Once your Subscription Plan is set up please proceed to steps 2 & 3 to complete your monthly plan set-up.

Regular Investment Plan

Step 2 – Set-up an Investment Plan

To do this follow the instructions below:

On the **'ShareBuilder and Regular Investments'** page, click on the **'Create Investment plan'** button



Plan Your Investments
Specify when you would like to invest and what you would like to invest in.

Create Investment Plan

On the **'Plan Your Investment Date'** screen:

- ▶ Select frequency from the **'How often do you wish to invest?'** dropdown box
- ▶ Select a date **'To be invested on'**. Make sure to select the next available date after your chosen subscription date to ensure there are sufficient cleared funds and to prevent any investment delay
- ▶ Click the **'Percentage'** button as the type of investment you want to make
- ▶ Click **'Continue'**, check the details and confirm the Investment Plan by clicking **'OK'**.

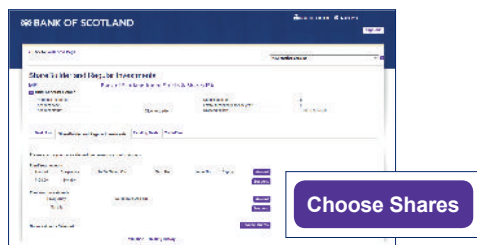
Important:

If you wish to suspend your monthly plan at any time you should suspend both your Subscription Plan **AND** Investment Plan to ensure that no money is taken from your bank account and no further investments are made until you are ready to begin investing again.

Step 3 – Choose Your Shares

On the **'ShareBuilder and Regular Investments'** page, click **'Choose shares'**

On the **'Choose Your Shares'** screen:



- ▶ Enter "UK TRACKER B ACC NAV" in the **'Investment Name'** field OR "SWUKIA" in the **'Company Code'** field
- ▶ Click **'Search/Verify'**

- ▶ Enter "100.00" in the **'Percentage'** field in the **'How much would like to invest?'** section (selecting 100% for your Investment Plan means that if you amend your Subscription Plan in future you won't have to make any changes to your Investment Plan)
- ▶ Select the link to the **'Key Investor Information Document (KIID)'** which contains important information about the fund you must read
- ▶ Click the check box to confirm you have **"read, saved and / or printed a copy of the KIID"**
- ▶ Finally, click **'Continue'** at the bottom of the screen and confirm the investment plan by clicking **'OK'**.

Your regular monthly investment instruction is complete.

Get in touch

 0345 606 1188

 <http://www.bankofscotland.co.uk/sharedealing/contact-us/>