

Did you know you can add money every year to a Junior ISA or CTF? The maximum amount changes each year and the current limit can be found on our website www.pilling.co.uk. The money can come from friends and relatives and can ultimately help the child in later years with university fees, getting a place of their own or a car.

When the child becomes 18 the account does not have to be closed and the cash value does not have to be withdrawn. If the account is not closed we will automatically convert it into an adult ISA continuing to hold the same investment(s) which the child will be able to add to or withdraw from at any time.

One of the easiest ways to put money into a Junior ISA or CTF is on a monthly basis by Direct Debit. This means that once you have set up the instruction you can forget about it safe in the knowledge that we will collect the money every month from your designated bank account and invest it in to the account for you.

We collect Direct Debits on the 1st or 15th of the month. When completing this form overleaf please state in the box headed "For Pilling & Co Official Use Only" how much you wish to pay each month and whether you want us to take the money on the 1st or the 15th each month.

It is important you also put in this box the child's full name and account number which can be found at the top right of your Junior ISA or CTF account statement or valuation. If you cannot locate this number we can provide it over the phone to the registered contact on the account.

You must leave the "Reference Number" boxes on the left hand side of the Direct Debit form blank, as these are to be completed by us.

We can not set up a Direct Debit if you have filled in a reference number.
If you would like to make monthly payments please complete this Direct Debit form overleaf and **return it to us at Pilling & Co at the address shown.**