Instructions to cash in **Index-linked Savings Certificates**



It's easier and faster to cash in your Certificate online, simply scan this QR code or go to nsandi.com/XILR

Use this form to cash in all or part of your Index-linked Savings Certificates.

When you can cash in

Index-linked Savings Certificates are designed to be held for their full term. You can have access to your investment before the end of the term, but we will deduct a penalty equivalent to 90 days' interest on the amount you cash in. You also won't earn any index-linking on the whole Certificate for the investment year in which you cash in, even if you only cash in part of your Certificate.

You can cash in with no penalty:

- at the end of the fixed rate term as long as we receive your instructions by that date;
- if a single or last surviving investor dies;
- for an investment held in trust, if a single or last surviving beneficiary dies.

Your Certificate will earn interest up to and including the day before repayment. We can't cancel an instruction to cash in, because we start processing it as soon as we receive your form.

How much you can cash in

If you cash in part of your Certificate at least £100 must remain invested. Or you can cash in the whole Certificate.

Please note: to satisfy Money Laundering Regulations - in common with all banks and building societies - we may seek evidence of identity from anyone applying to cash in Index-linked Savings Certificates.

Please write in **BLACK CAPITAL LETTERS** inside the boxes. This helps us process your form faster.

1	Your NS&I number		NS	&I												lf yo	ou h	ave	e an	NS8	l nu	mbe	er, pl	ease	e wri	te it	here			
2		count umber																												
3	How much to cash in If cashing in before the end of the term the penalty will be taken off the amount requested. You will also not earn any index-linking for the investment year in which you cash in.		all of amo				f	Г	of	the	Cer	tifica	ate			(ent	ter a	amo	_	belo p	w)									
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Please turn over and sign Please turn

5	Your nominated bank or building society account Any withdrawals will be paid directly into your nominated account. If you want to change your nominated account and are registered for our online and phone service, you can change your details by logging in or calling us. If you are not yet registered, you can download a 'change of nominated bank account' form from nsandi.com/forms or call us and we'll send you one.	bank/building society name in which account is held account number bank reference or building society roll no (if applicable)	If it's an NS&I Direct Saver, just write 'NS&I' in the 'bank/building society' field, complete the 'name in which account is held' field and write the account number in the 'bank reference or building society roll no' field.
6	Your signature(s)	first investor	date DDMMYYYY
_	18/L-66 L	second investor (if applicable)	date DDMMYYYY
/	What to do next		Remember to sign and date your form, then send it to: NS&I, Sunderland SR43 2SB

Thank you