



Scottish Widows Platform
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Edinburgh
EH3 1EY

Strictly Private And Confidential

<Recipient Title And Name>
<Address Line 1>
<Address Line 2>
<Address Line 3>
<Address Line 4>
<Postcode>

September 2023

MOVING YOUR ADVANCE PORTFOLIO - CHANGES TO YOUR DIRECT DEBIT

Dear <Name>,

As we prepare to move your Advance Portfolio from Sterling ISA Managers Limited (SIML) to the Scottish Widows Platform (provided by Embark Investment Services Limited), we are letting you know about a change to your existing Direct Debit.

When your account moves on 23 October 2023 we will transfer your Direct Debit instruction. You don't, therefore, need to take any action to continue receiving the benefits of Direct Debit after your account moves to the Scottish Widows Platform.

Please be assured this change will not affect the service you receive in any way. Your Direct Debit will continue to be collected as before.

One change you will notice is that, if your Direct Debit is due to be collected between 14 October 2023 and 2 November 2023, it will instead be collected on 3 November 2023, before returning to the previous day of the month from 13 November onwards.

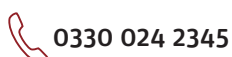
If your Direct Debit is scheduled to be collected outside the above dates, there will be no change.

You will also notice that, with effect from 23 October 2023, Embark Investment Services Limited will collect your Direct Debits instead of Sterling ISA Managers Limited, and therefore our name will appear on your Bank/Building Society statement, along with our reference EISL CLIENT COLLEC.

There is no need for you to complete a new Direct Debit Instruction, as details of the change will have been supplied to your Bank, who may also notify you independently.

Additionally, you may also see a comment on your bank statement advising you of the final payment under the old name details and the first payment under the new name details.

You will continue to enjoy the benefits of the Direct Debit Guarantee, as detailed overleaf.



If you have any questions about this change, you can email us at service@scottishwidowsplatform.co.uk or contact our service team on **0330 024 2345**.

We look forward to welcoming you to the Scottish Widows Platform in October 2023.

Yours sincerely



Jude Nicol
Customer Services Director
Scottish Widows Platform

DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Embark Investment Services Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Embark Investment Services Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Embark Investment Services Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Embark Investment Services Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.