

# SCOTTISH WIDOWS PLATFORM

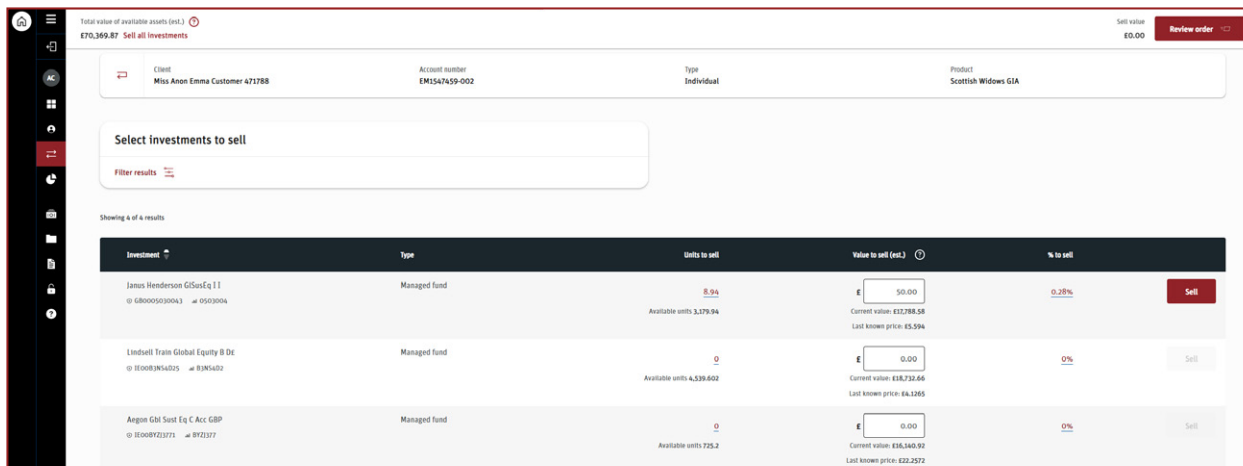
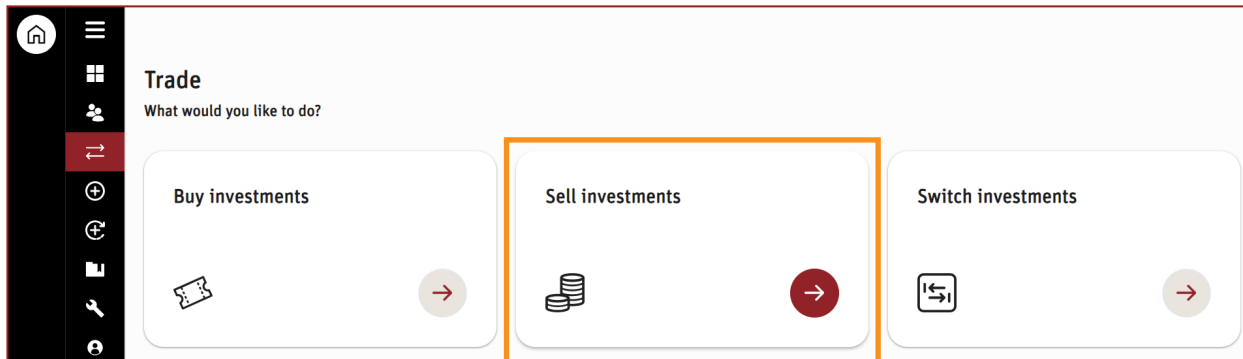
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Moving cash between  
GIA (Individual) and ISA

**SCOTTISH WIDOWS**



## Moving cash from individual GIA to ISA



This guide will take you through the steps required to move cash from an individual GIA to an ISA(s).

You can do this on SW platform by completing the following steps.

Firstly, you will need to sell the investments in the individual GIA to create enough available cash to move to the ISA(s). It may take up to 5 working days for this sale to complete and cash to become available.

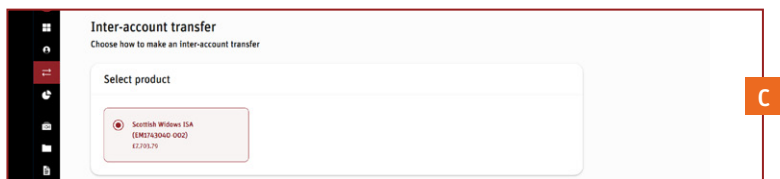
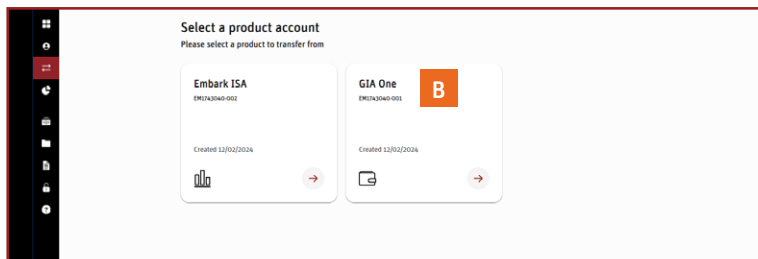
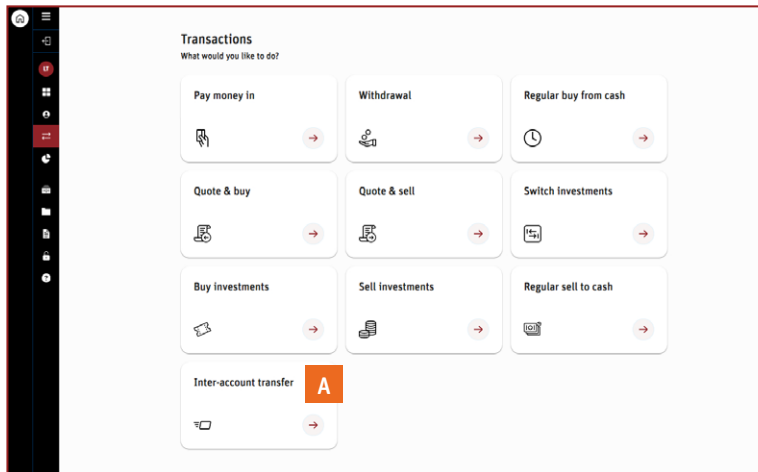
Please remember, where there is available cash in a product, charges may be taken if due before the cash is moved. This should be considered when calculating the total amount of investments you sell from the individual GIA.

To do this select the **transact** icon within your navigation menu, and select the **Sell investments** tile.

Next, you can search which investments you would like to invest in on behalf of your client and confirm allocation (by £ or %).

Click **Add** to add investments to your basket, then select **Review Order** to check your order before you click **Submit**.

## Moving cash from individual GIA to ISA



Once the cash is available in the individual GIA, you can create a withdrawal in the individual GIA. To do this:

- A** Go to your clients dashboard and select **Transactions** from the navigation pane. Then click **Inter-account transfer**.
- B** Then select the GIA you wish to transfer funds from.
- C** Then select the ISA on the next page and complete the details for the transfer.

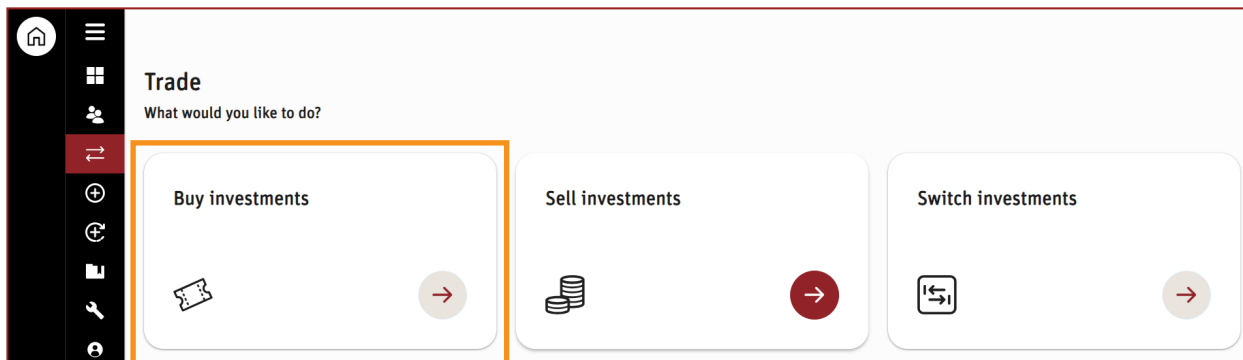
The internal withdrawal will move the cash into the ISA almost immediately for you to complete the next stage. If the cash hasn't moved immediately, please wait a few minutes for the platform to update.

### Please note:

If your client does not already have an ISA, you should create one now. Add an ISA with a nominal direct credit payment of £1 in cash. Then delete the payment immediately afterwards. This will open and activate the ISA ready to receive the money from the individual GIA, without using up any available ISA allowance.

You can find more guidance on opening a new account in our new business user guide, found [here](#).

## Moving cash from individual GIA to ISA



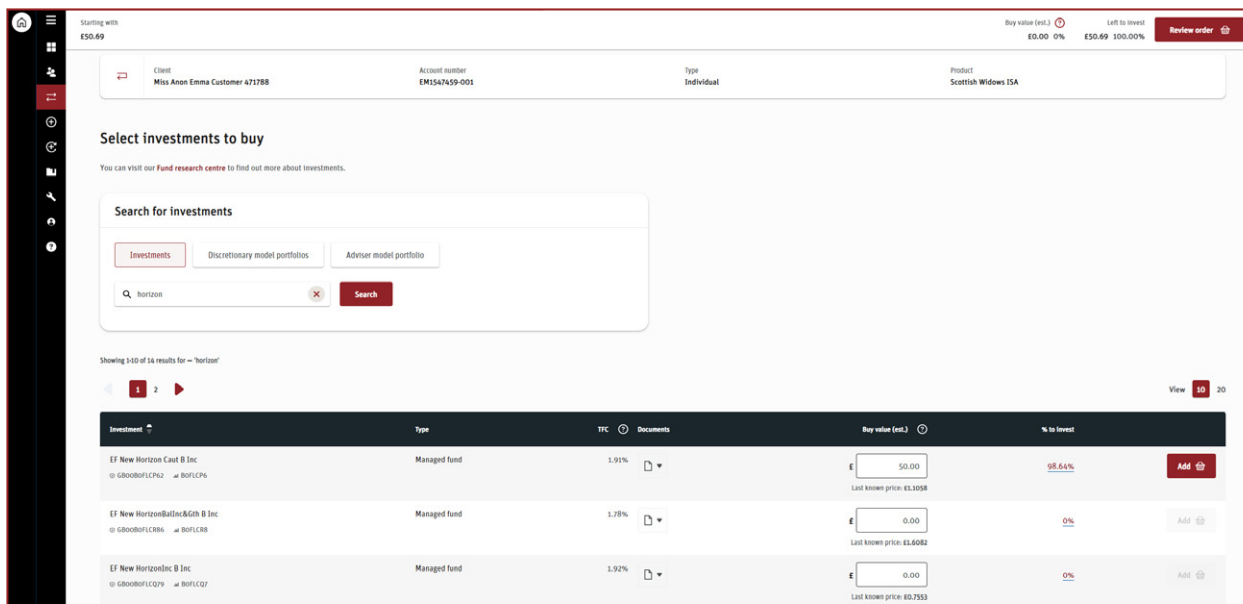
Once the money has moved to the ISA(s), you can place your instruction to buy investments.

To do this select the **Transactions** icon within your navigation menu, and select the buy investments tile.

Next, you can search which investments you would like to invest in on behalf of your client and confirm allocation (by £ or %).

Click **Add** to add investments to your basket, then select **Review Order** to check your order before you click **Submit**.

The process of moving cash from individual GIA to ISA is now complete.





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