



# Regular Withdrawal Instruction

We're currently rebranding from Novia to Wealthtime. You'll notice that some of our products and services still use the name Novia while we're transitioning over to the new name. So don't worry if you see both Wealthtime and Novia names in our documents. Wealthtime is a trading name of Novia Financial plc.

This form can be used to instruct regular withdrawals from your Novia GIA or Novia ISA. Withdrawals from the Novia SIPP must be made using the pension withdrawal form. For changes to an existing Novia SIPP income instruction, please use the pension withdrawal form. Withdrawals from the Novia Offshore Bond can be requested via the Novia Offshore Bond withdrawal instruction and surrender request.

Please note that your Adviser can submit regular withdrawals online via Adviser Zone and this form should only be used to set up a regular withdrawal that exceeds 10% of the Product Wrapper value (annualised).

Where payment is being made to a verified bank account, this instruction may be submitted to us on your behalf by your Adviser without your signature for both Novia GIA and Novia ISA Product Wrappers.

If there is no verified bank account set up on your Investor account, you will need to arrange with your Adviser to submit your bank details electronically via Adviser Zone. Alternatively, you may post a bank details form to us, and payment will be subject to satisfactory completion of the verification.

If you prefer to authorise the instruction with your signature, please arrange with your Adviser to return the original form to us.

## Product Details

Investor number:	<input type="text"/>		
Product wrapper type:	<input type="text"/>	Wrapper number:	<input type="text"/>
Investor name(s):	<input type="text"/>		
	<input type="text"/>		

## Bank Details

This instruction can only be paid to a verified bank account. Please confirm the details of the bank account to which you would like this payment made in case you have multiple accounts verified with us.

Branch sort code (last two digits only):	<input type="text"/>
Account number (last four digits only):	<input type="text"/>
Building society client number (last four digits only):	<input type="text"/>

Payment to building society accounts may take up to 10 business days longer than payments to a bank account.

## Payment Amount and Frequency

Please note that you cannot take regular withdrawals from where you are making regular Investments.

Amount:  £  or  % calculated as a monetary amount at the time of processing this application

Monthly  Quarterly  Annually Start date (mm/yyyy)\*:

\*Please note that the start month cannot be more than 12 months from the date of application.

Do you wish to increase your regular withdrawals? (Please select one option only)

- No increase
- Increase by the Retail Prices Index (RPI)
- Increase by a fixed  % (1%-5% pa)

Payments will be made by us on the 9th business day of each month and will typically reach your account three business days later for bank accounts and up to 10 days later for building society accounts.

## Adviser Declaration

(This section must be completed regardless of submission method)

We will accept the receipt of this form without an Investor signature, provided it is submitted through the Adviser Zone secure email service. Alternatively, you may ask the investor to sign the completed form and arrange for the original to be returned to us.

By submitting this form, you are confirming the following:

- I declare that the information in this form is true and correct to the best of my knowledge.
- I agree to indemnify Wealthtime against all such claims or losses, including additional tax charges and fines, in the event that the information provided proves to be incorrect.
- I understand that checks may be performed on this instruction to confirm that the details are correct.
- I confirm that I have the Investor's authority to submit this instruction on their behalf.

Name:

Position:

Firm name:

Firm FCA number:

## Investor Declaration

(This section must be completed regardless of submission method)

- I/We declare that the information in this form is true and correct to the best of my/our knowledge.
- I/We understand that checks may be performed on this instruction to confirm that the details are correct.
- I/We understand that any delay on my/our part to act on any further verification request will delay processing the instruction and my/our failure to act will prevent processing the instruction.
- I/We authorise you to make payments according to my/our instructions.
- I/We understand that on receipt of this instruction, you will update my/our records within five business days.
- I/We also understand that this will replace any existing regular withdrawal instruction I/we currently have in place.

Investor one name:

Investor one  
signature:

Date (dd/mm/yyyy):

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Investor two name:

Investor two  
signature:

Date (dd/mm/yyyy):

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Where the Investor has signed the Adviser must also sign and post the original to us.

Adviser signature:

Date (dd/mm/yyyy):

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If you require this document in an alternative format please contact us.

Wealthtime is a trading name of Novia Financial Plc. Novia Financial Plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Cambridge House, Henry St, Bath, BA1 1JS. Novia Financial Plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.

The Novia Offshore Bond is issued by RL360 Insurance Company Limited ('RL360') (RL360 is authorised by the Isle of Man Financial Services Authority and registered in the Isle of Man. No. 053002C Registered office International House, Cooil Road, Douglas, Isle of Man IM2 2SP) and is marketed and administered by Novia Financial plc, trading as Wealthtime.