If your instruction has been submitted online:
**You do not need to send this form to us**

Quilter

# Withdrawal/Closure Request - Collective Investment Account (CIA)

## It's often quicker and easier to submit your instructions online

*Many withdrawal requests can now be completed online.*
*Follow the simple checks below to see how:*



### *1. Confirm if your instruction can be given online*

- ☑ **Is the withdrawal request £75,000 or less?**
- ☑ **Is the CIA in your sole name, or are you the appointed Lead Account Holder of the CIA?**
- ☑ **Will the money be paid into a verified bank account?**

☑ *If you answer **YES** to all questions above:*

### *2. Your request can be submitted online*

**Customers** access your online account via the Quilter app (available from your smartphone's app store), or via the online Customer Centre at ***customer.platform.quilter.com***

If you haven't yet registered online, click 'Customer login' and 'Register' - it takes less than 7 minutes.

**Advisers can submit requests for sole individuals;** log in at ***adviser.platform.quilter.com***

– Select the account

– **Customers** - click on 'Payments out', **Advisers** - click on 'Money out'

– Select 'single withdrawal' and follow the on screen instructions

### *3. Complete & submit the request online instantly*

☑ *If you answer **NO** to any question above:*

### *2. Complete this form.*

### *3. Send it to us via email or post*

**Email:** send your scanned copy* via PROMPT, our tool for uploading documents direct to us:

**For customers,**
**Visit:** ***quilter.com/Customer-Prompt***

**For advisers,**
**Visit:** ***quilter.com/Adviser-Prompt***

Or customers can send via email to:
***ask@quilter.com***

**Before sending any supporting documents to us, please refer to our guide about which documents must be certified as true copies and who can certify them. The guide is available via your PROMPT link above.*

**Post:** send the completed form to:
Quilter, SUNDERLAND, SR43 4JP.

Quilter

# CIA Withdrawal/Closure Request

## This form contains the information that you can use to:

- ☑ make a partial withdrawal from your CIA
- ☑ make a full withdrawal and close your CIA.

**It cannot be used for:**

- ☒ 'Bed & ISA/JISA', which must be submitted online, or on the Bed & ISA/JISA form available from our website ***quilter.com***
- ☒ re-registering CIA assets to another provider or into your name; you must contact the other provider/asset manager to instigate re-registration.

**We regularly update our documents;** you or your financial adviser can confirm that this **June 2026** version is the latest by checking on our website ***quilter.com***

## *How to complete your form (if you are unable to give your request online)*

- **Option 1 (electronic)**: Save the form to your desktop, open it in **Adobe Acrobat** to complete the editable fields, then print and sign it.
- **Option 2 (by hand)**: Print the form and complete it in BLOCK CAPITALS using blue or black ink.
- **Date Format**: please use **DD/MM/YYYY**.
- **Please read the accompanying 'Questions and Answers'; they will help you complete this request and clarify any additional requirements.**
- Complete the details in each applicable section carefully; we cannot be held responsible for any consequences if they are incorrect. Errors or omissions will not be corrected retrospectively.
- Your financial adviser can sign this request on your behalf in some circumstances – see Q9 in the Questions and Answers.

## *Additional documents we might need*

- **Proof of identification and your signature** – if not already provided by you or your financial adviser.
- **Proof of bank account ownership** – if not already verified, for the bank account into which your money is to be paid.
- **Trust documents** – for trust investments, if the trustees signing the request differ from those we have on our records.

**Information about what documents we can accept is in the Questions and Answers – see Q4.**

## *Giving us your instructions*

- Details about how to give us your instructions online, by email or post are on page 1.
- **Telephone:** alternatively, if you can answer 'yes' to the questions shown on page 1, you can also give your instructions to withdraw up to £75,000 by calling us on 0808 171 2626.

## *Timescales - see Q3 in the Questions and Answers*

## *Tax*

- **Capital Gains Tax** – Any withdrawal from your CIA may give rise to a liability to Capital Gains Tax. We recommend you consult a financial adviser or tax specialist to understand how selling your assets may affect you.
- **Non-UK tax** – if you are subject to tax in any country outside the UK, please contact your tax specialist, to understand whether you will be liable for tax in that country.

**Are you moving your money because:**

- You've been told your account isn't safe?
- You've been offered an investment that seems too good to be true?
- You're being rushed or pressured to act quickly?
- Someone you recently met - especially online - is asking for money or wants you to move funds for them?

If you answered yes to any of these questions, **it could be a scam**. Genuine companies, including the Financial Conduct Authority (FCA), will never ask you to transfer assets this way, and real friends, partners or online contacts won't pressure you for money.

**Please take a moment to stop and think about whether the request is genuine. Don't let anyone rush you.**

If you're still unsure or think you may be involved in a scam, visit our website, ***quilter.com***, for guidance, support, and information on how to report it.

**Financial advice** - whatever the reason for selling, we recommend consulting your financial adviser before you do so. Your adviser can explain your options, help you decide the most suitable route and advise you about any tax implications.

## *1. CIA details*

Account number — *Customer Reference* A C | – | *Account*

▶ *We will use this number when carrying out your instruction; if you give an incorrect number, there could be tax consequences (eg if it's the number for a bond, ISA or a different CIA).*

Account holder's full name

Permanent UK residential address

Postcode

Email address

Telephone

Joint account holder's full name
▶ *If applicable*

## *2 . Payee's details*

Please tick/complete this section with details of the payee for the sale proceeds (see Q8 in the accompanying 'Questions and Answers' for guidance). We will assume option i) if you do not state otherwise.

**i)** ○ **Pay the account holder(s)** ▶ *This includes payment to trustees and pension scheme trustees*

**ii)** ○ **Pay the following beneficiary** ▶ *Complete the beneficiary's details below and enclose proof of his/her identification*

Beneficiary's name

Beneficiary's address

Postcode

Beneficiary's date of birth ▶ *He/she must be at least 18 years old*

**iii) Pay the following financial institution*, financial adviser, accountant or solicitor**
**Bank/building society or insurance company/platform*

Client Money Account

**iv) Invest the proceeds in the following Quilter product**

Product ○ CIA ○ CIB ○ CRA ○ ISA* ○ JISA*

Product account number — *Customer Reference* A C | - | *Account*

Account holder's name

Date that the online application was submitted

- The application for the required product must be submitted online by your financial adviser, as a new application or as a top-up to an existing account.
- **It is important that the contribution type for the online application is submitted as a 'single payment' with the payment method 'bank transfer'.**

**The ISA and JISA options only apply if the CIA is held by a trust or corporate entity. To invest in an ISA or JISA using withdrawal proceeds from a CIA in the name of an individual(s), please use our online Bed & ISA or JISA facility, or the Bed & ISA or JISA Instruction forms, available from our website, **quilter.com**.*

## 3. Payee's bank details

▶ *Required if you picked options i), ii) or iii) in section 2*

Branch sort code ☐☐ - ☐☐ - ☐☐ Bank/Building Society account number ☐☐☐☐☐☐☐☐

UK Bank/Building Society name

Name of bank account holder(s)

Reference *(optional)*

▶ *Any reference here will appear on your bank statements. For a Building Society account, enter the roll number.*

Bank account type ○ Individual ○ Joint ○ Other

***Please note:***

- We will need proof of the bank account ownership if it's not already been provided.
- Information about what documents we can accept is in the Questions and Answers – see Q4.

## 4. CIA withdrawal instruction

- **Select A** – to withdraw a specific amount of money.
- **Select B** – if you just want to sell specific assets
- **Select C** – to sell all assets and close the CIA.
- The minimum withdrawal is £50.
- If you are not closing your account, you must leave a balance in it to keep it open after the withdrawal.

*Select one of the following*

| A | OR | B | OR | C |
|---|---|---|---|---|
| ○ Specify the amount required | | ○ Specify the assets to sell only | | ○ Sell all assets and close the CIA |
| ▶ *Enter the amount required below* £ | | ▶ *We cannot guarantee the amount this will raise as it will depend on asset prices* *Complete section 5.2 and Supplement A to choose the assets you want to sell.* | | ▶ *We cannot guarantee the amount this will raise as it will depend on asset prices* ***You do not need to complete section 5, because all assets will be sold and your CIA will be closed.*** |
| *Now go to Section 5* | | *Now go to Section 5.2* | | *Now go to Section 6* |

## 5. Assets to be sold

Tick **ONE** of the following to indicate the assets you wish to sell to meet your withdrawal payment.

▶ *If you tick neither option, we will assume 5.1 and sell assets proportionally.*

- **If your assets include any ETIs (Exchange Traded Instruments),** a Dealing Charge will apply for each ETI sold, which means you might receive less than you requested. ETIs can only be sold in whole shares. Therefore, if the sale proceeds then exceed the required withdrawal amount, the excess will be held as cash within your CIA.
- **We can only sell funds that are available for trading,** therefore any that are 'suspended' will not be included when carrying out your instruction. If we can proceed with your request by withdrawing from the available funds, we will do so, otherwise we will seek revised instructions.

**5.1** ○ Sell proportionally across all assets in the CIA (including cash*) – **Now go to section 6**

** Please note that when we process the payment using a proportional withdrawal, any amount taken from cash will represent a proportional share of the total amount. We will not deplete the cash balance first.*

**5.2** ○ Sell specific assets/cash ▶ Please complete **Supplement A** entitled 'Sell specific assets'

## 6. Declaration and authority

**References to the 'account holder' in this section mean all account holders named in section 1 of this form.**

- **Complete Part A** if the request is being authorised by the account holder.
- **Complete Part B** if the request is being authorised by the financial adviser.

### Part A - Account holder

The declaration below is made by each person authorising the withdrawal/closure.

1. I authorise and request Quilter to carry out the instructions detailed in this form.
2. I confirm that:
   a) you have brought to my attention the importance of reading the accompanying 'Questions and Answers' before completing the request
   b) I am entitled to the legal and beneficial interest in the investments to be sold
   c) there is no bankruptcy order against the account holder, or beneficiary (if applicable)
   d) the account holder, or beneficiary (if applicable), is not an undischarged bankrupt and/or not deemed to be insolvent in accordance with the meaning of the Insolvency Act 1986 or Enterprise Act 2002.
   e) payment to the payee in section 2 will discharge Quilter from all liabilities and claims arising from this transaction

   where the account is held in the name of a trust:
   f) no notice of assignment or mortgage affecting any beneficial interest has been received by the trustees
   g) if payment is being made to a beneficiary, the beneficiary is entitled to receive payment under the terms of the trust.
3. If I am closing this account, I understand that any accrued charges and fees, which have not yet been paid, will be deducted from the proceeds.
4. I accept that the instructions in this form will be carried out under the Terms and Conditions of the CIA.
5. **Personal information** – I confirm that:
   a) I have read Quilter's privacy notice available at ***quilter.com/privacy*** concerning use of my personal information.
   b) I have obtained the consent of any other party named in this form to use their personal data in accordance with Quilter's privacy notice.

All account holders, including trustees and signatories (as applicable) **MUST SIGN BELOW**, even if a Lead Account Holder has been appointed

▶ *If there is not enough space for all signatures, please use a copy of this page and attach it to this form.*

| | | | |
|---|---|---|---|
| **1. Signature** | | Date | |
| Print full name | | Capacity* | |
| **2. Signature** | | Date | |
| Print full name | | Capacity* | |
| **3. Signature** | | Date | |
| Print full name | | Capacity* | |
| **4. Signature** | | Date | |
| Print full name | | Capacity* | |

**eg account holder, attorney, trustee, signatory*

*continued*

## *Part B - Financial adviser*

Your financial adviser can sign this request on your behalf where the CIA is in your sole name and the withdrawal proceeds are being invested into another account with Quilter, which is also in your sole name.

The declaration below is made by the financial adviser authorising the withdrawal/closure.

1. As agent of the account holder(s) named in section 1, I authorise and request Quilter to carry out the instructions detailed in this form
2. I confirm that
   a) the account holder(s) is entitled to the legal and beneficial interest in the investments to be sold
   b) there is no bankruptcy order against the account holder(s)
   c) the account holder(s) is not an undischarged bankrupt and/or deemed to be insolvent with meaning of the Insolvency Act 1986 or Enterprise Act 2002
   d) payment of the proceeds will discharge Quilter from all liabilities and claims arising from the relevant transaction(s)
3. I accept that the instructions in this request will be carried out under the Terms and Conditions of the CIA.
4. **Personal information** – I confirm that:
   a) I have read Quilter's privacy notice available at ***quilter.com/privacy*** concerning use of my personal information.
   b) I have obtained the consent of any other party named in this form to use their personal data in accordance with Quilter's privacy notice.

| | | | |
|---|---|---|---|
| Signature | | Date | |
| Print name | | Position | |
| Firm name | | Telephone | |

Reset

*quilter.com*

*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.*

*Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).*

*Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.*

*Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.*

Quilter

# Supplement A
# Sell specific assets

– You only need to complete and return this page if you want to specify the assets, or how much cash we use, to meet your withdrawal payment - see section 5.

Before you choose which assets to use, here is some important information to consider:

- **Unless you select 'withdraw all'**, any amount to be withdrawn from an asset (other than cash) must equate to 95% or less of the asset's value; this is in case changes in prices cause the value to be lower than the amount you request.
- **If you list an asset, but do not specify the amount to sell** we will contact you for clarification, which will delay your withdrawal.
- **If you ask for an entire asset to be sold** and the balance up to a required amount to be taken from another asset, we will sell the first asset, then when we know the amount raised, we will carry out the remainder of your instruction.
- **If you select a portfolio**, we will take the amount requested from the portfolio across all of the assets within it.
- **If you select any ETIs (Exchange Traded Instruments)**, a Dealing Charge will apply for each ETI sold, which means you might receive less than you requested. ETIs can only be sold in whole shares. Therefore, if the sale proceeds then exceed the required withdrawal amount, the excess will be held as cash within your ISA.
- **If you want to withdraw from cash**, enter 'Cash' as the asset name. If selecting cash only, please specify the amount in £; if combining cash with other assets, you may specify the cash amount in £ or as a percentage.
- **We can only sell funds that are available for trading**, therefore any that are 'suspended' will not be included when carrying out your instruction. If we can proceed with your request by withdrawing from the available funds, we will do so, otherwise we will seek revised instructions.

| Sell the following assets | | Amount to withdraw | | |
|---|---|---|---|---|
| **Asset/Portfolio Name** | **Inc/Acc** | **£** | **%** | **Withdraw all** |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |
| | | | | ○ |

*quilter.com*

*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.*

*Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).*

*Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.*

*Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.*

Quilter

# CIA Withdrawal/Closure Request

## Questions and Answers

**These notes are for you to keep; please read them before completing and submitting your request.**

### *1. Are there any tax implications if I make a withdrawal?*

- Withdrawals from your CIA are deemed to be disposals for Capital Gains Tax (CGT) purposes. You should speak to your financial adviser before you sell your investment.

### *2. Are there any charges for withdrawing from, or closing, my CIA?*

- If you are selling any Exchange Traded Instruments (ETIs) a Dealing Charge is made, for each ETI sold, to cover our stockbroking charges and associated costs.
- If you are closing your account, any charges and fees which have accrued but not yet been paid, will be deducted from the closure proceeds.

### *3. How long does it take to receive my money?*

- We will carry out the withdrawal from the CIA upon receipt of your request. Then, provided we have received all of the information and documents we require:
  - withdrawals coming entirely from available cash are typically paid the next working day if we carry out your instruction before 3.45pm
  - if assets are sold to fund withdrawals, payment will normally be sent or invested in line with your instructions **six working days** after we send your instruction to the asset managers or our stockbroker. However, it can take up to 10 working days. This is because it can take six working days for the sale proceeds to reach our bank account, before we can complete the process for releasing the money.
- Other delays can sometimes occur, for instance:
  - If you are making a full withdrawal, any Direct Debits in progress can cause delays, as well as the calculations for accrued fees, charges and interest on your account.
  - If more than one transaction was required to meet your request.
  - If other transactions are in progress on your account; they will need to complete first, even if the assets in those transactions differ from those being sold to meet your withdrawal.
  - If the assets being sold have different 'dealing points'*, whereby we need to wait for all of the assets to be sold before the transaction is complete.
  - If we have been unable to carry out your instruction prior to the 'cut-off time'* for any of your assets.



** The time at which assets are priced by the asset managers is known as the 'dealing point'. We operate a 'cut-off time' prior to the dealing point. Details of the cut-off times and dealing points are on the fund information pages on our website **quilter.com***

- **If you close your CIA** and we then receive income or rebates for the account after it's closed, we'll hold it as cash for 90 days. After that:
  - If it's £10 or more, we'll pay it according to your closure instructions.
  - If it's less than £10, we'll donate it to our chosen charity, as stated in our Terms and Conditions.
- Payments will be made to a UK bank account by electronic transfer.

### *4. Do you require anything in addition to this form?*

- **Proof of identification and signature** if not already provided by you or your financial adviser. Please enclose either a passport or a photo-card driving licence – either the original or a certified copy*.
- **Proof of bank account ownership** if we have not already verified it**. The proof can be an original or certified copy* of a voided cheque or bank account statement dated within the last six months. If you have online bank account statements, a printed copy certified* as a true copy will suffice.
- **Trust documents** - for trust investments, if the trustees signing the request differ from those we have on our records, we will need to see all trust documents (originals or certified copies*) showing the trustee changes before we can carry out the request.



** Copies must be certified on each page in ink by a UK-based professional such as your financial adviser, solicitor, accountant, GP or bank manager (including the bank's stamp). You can scan and send certified documents to us by email - see page 1 for details.*

*** A verified bank account is one that we have used before in relation to your investment, or for which we have already received proof of ownership (either by post or online).*

### *5. What happens if there's a problem with my request?*

- If, in our view, your instruction is not clear, we will be unable to proceed and we will typically contact you or your financial adviser. This could delay your request.

## 6. Are there any limits when withdrawing from my CIA?

- The minimum withdrawal payment is £50.
- For a partial withdrawal, the maximum you can withdraw is 95% of the value of the entire account and of any individual assets within it. This is in case changes in prices cause the value of the account/asset to be lower than the amount requested.
- If you withdraw all assets from your account it will be closed; therefore if you do not wish to close it, you should leave a balance in the account to keep it open.

## 7. What prices will I get?

- Sales of assets are dealt on a 'forward pricing' basis, which means that your assets will be sold at the first prices available after your request was carried out. We therefore cannot guarantee the prices you will receive. However, once the sales are complete, we will send you details including the prices and the value of the proceeds.

## 8. Who can be paid the proceeds?

- We can only make payment to the parties listed below:
  - **You, the account holder(s)** – the payee will ordinarily be you, this is therefore the first option shown.
  - **Pension schemes** – payment must be made to the pension scheme trustees (eg The Trustees of the ABC Pension Scheme).
  - **Trustees (including account holders of a CIA Designated Account)** – payments can be made to a trustee(s) into a UK bank account.
  - **Beneficiary of a trust (including beneficiaries of a CIA Designated Account)** – we can pay into an account in a beneficiary's name provided they are at least 18 years old and we have proof of their identity (see Q4).
  - **A 'Client Money Account'** – we can make payment to a 'client money account' of a financial institution (such as a bank/building society or insurance company/platform), a financial adviser, an accountant or a solicitor provided they are authorised to handle client money.
  - **Payment to another Quilter Product** – to invest the proceeds in another of our products, your financial adviser must submit your application online for that product, as a new application or top-up to an existing account, at the same time as this Withdrawal/Closure Request is made.
    - **The contribution for the online application must be submitted as a 'single payment' with the payment method 'bank transfer'.**
    - There could be restrictions concerning the name in which the new product is held (in line with our payment rules described above).
    - We cannot transfer the proceeds of a SIPP held in a CIA to a Collective Retirement Account.
    - If you are transferring the proceeds to an ISA or a JISA, do not complete this Withdrawal/Closure Request form – you must use our 'Bed & ISA' or 'Bed & JISA' form instead, because there are specific requirements for this facility.

*We will include the name of the account holder(s) on any payments we make.*

## 9. Who has to sign this form to authorise the request?

- All account holders named on the account, including trustees/authorised signatories (where applicable), even if a Lead Account Holder has been appointed. If an attorney is signing on your behalf, see Q10.
- Your financial adviser can sign this request on your behalf where the CIA is in your sole name and the withdrawal proceeds are being invested into another account with Quilter, which is also in your sole name.

## 10. What is required if the form is being signed by an attorney?

- The attorney must add 'as attorney' after his/her signature.
- We need to see:
  - the original Power of Attorney, if not already sent to us. We can also accept a copy provided it is certified* (if the attorney is acting for a trustee, in the capacity of trustee, we need to see a Trustee Power of Attorney)
  - our **Power of Attorney details** form (available from your financial adviser or from our website ***quilter.com***)
  - proof of the attorney's identification if not already provided (for details of what we can accept as proof, see Q4, or your financial adviser can verify the identity on the **Power of Attorney details** form).
- You can scan and send certified documents to us by email - see page 1 for details.

**Under regulations governing Powers of Attorney, a copy must be certified as a true copy in ink on each page, and only by one of the following:*
- *the donor (the person who is the subject of the Power of Attorney; they may create and certify copies, while they still have capacity to do so)*
- *a solicitor*
- *a person authorised to carry out notary activities*
- *a stockbroker.*

*The strict legislation does not permit financial advisers to create and certify copies.*

## 11. If I change my mind, can I stop my request?

- No, once we have received your instructions, they cannot be stopped.

## 12. What if I have more questions?

- Your financial adviser should be your first point of contact. However, if you would like to speak to us, please call our Customer Service Centre on 0808 171 2626 or email us at ***ask@quilter.com.***

## quilter.com

*Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.*

*Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).*

*Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively.*

*Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.*