

For customers

Our new
platform

nucleus^o platform

How to add a product – ISA

 4 minute read



How to add a product – ISA

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How to use this document



Important information will look like this.

Key messages

Key messages will look like this.



Useful info will look like this.

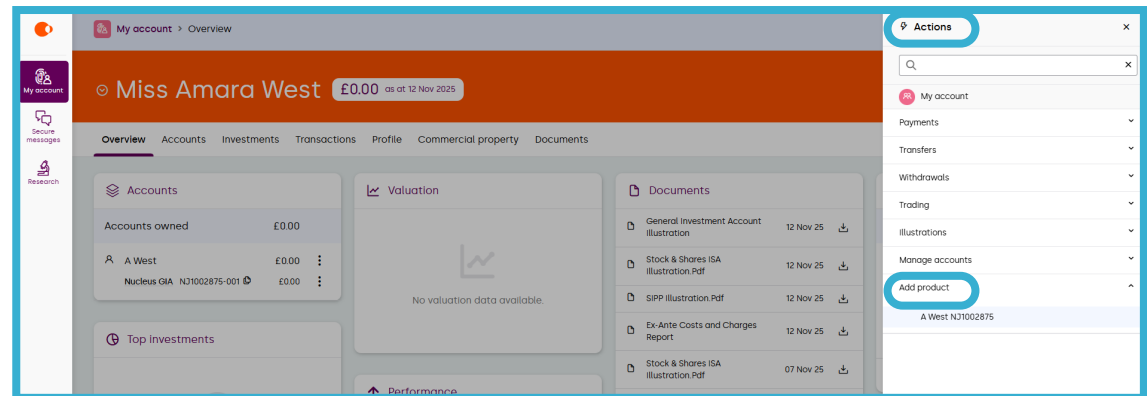
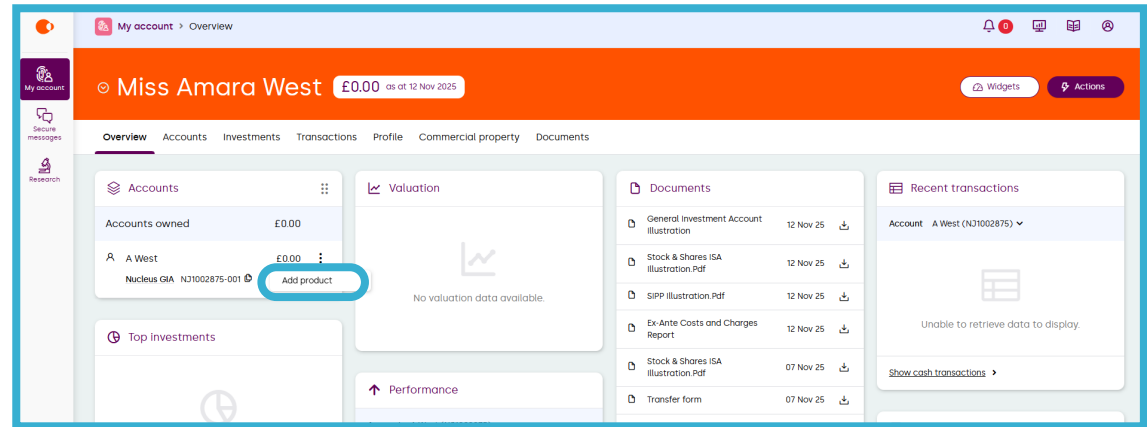
 We recommend using the zoom function to view the details on the platform screens in this guide.

How to add a product – ISA

To start the application, either click on the vertical ellipsis (three dots) to the right of your name within the 'Accounts' widget. Then select 'Add product'.

Or select 'Actions' at the top right-hand of the screen.

Then select 'Add product', then choose the account in the drop-down list.

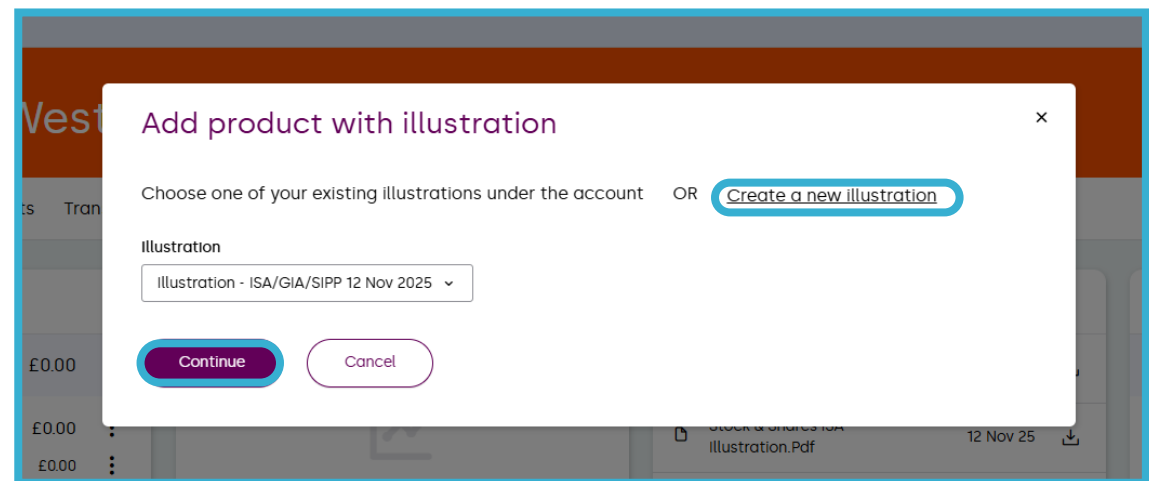


Illustration

You'll need to complete an illustration before proceeding.

If you need to complete a new illustration, select '**Create a new illustration**', and follow the steps within our 'How to create a new illustration' guide located on our [website](#).

If you've already completed the illustration, choose the correct one from the drop-down list, and select '**Continue**'.



Please read the information before selecting 'Continue'.

Before you start

You can only add a product online to a platform account you already own.

If one of the following applies, please contact your adviser. If you don't have an adviser, please contact us to discuss the options available to you.

1. You already hold the maximum number of products, and you want to open another product (where permitted) e.g. another GIA. You can only have:
 - one ISA
 - one SIPP
 - five GIA's
 - one Junior SIPP
 - one Junior ISA
2. You have an existing individual account and want to open a new joint or junior account.
3. You have an existing joint account and want to open a new individual account.
4. You have an existing joint account and want to open a new joint account with different account holder(s).

[Continue](#)

Client details

Your details will be pre-populated from your profile.

The screenshot shows the 'Full client details' form in the Nucleus system. The form is titled 'Add new product' and 'Full client details'. It includes a client profile for Amara West (Client ID: 3303, Account number: NJ1002875). The form is divided into three main sections: Client details, Address, and a navigation sidebar. The Client details section contains a table with the following information:

Name	Miss Amara West
Date of birth	5 October 1998
Email address	loretta.flack+11@nucleusfinancial.com
Phone	+44 07776123456
Marital status	Not specified

The Address section contains two address types: Residential address and Correspondence address, both pointing to 20 Fernacre Road, Swindon, SN1 7BT, UK. The navigation sidebar on the right lists the steps: 1. Full client details, 2. Product selection, 3. Review, 4. Documents and declarations, and 5. Confirmation. The current step is 'Full client details', and the 'Next: Product selection' button is highlighted.

Client details

Name	Miss Amara West
Date of birth	5 October 1998
Email address	loretta.flack+11@nucleusfinancial.com
Phone	+44 07776123456
Marital status	Not specified

Address

Residential address

- 20 Fernacre Road
- Swindon
- SN1 7BT
- UK

Correspondence address

- 20 Fernacre Road
- Swindon
- SN1 7BT
- UK

Navigation:

- Full client details
- Product selection
- Review
- Documents and declarations
- Confirmation

Buttons: Cancel, Next: Product selection

Confirm if you're an undischarged bankrupt.
Then select '**Next: Product selection**'.

Cancel

Regulatory

Do you hold tax residency status anywhere other than the UK?
No

Country of nationality
UK

Is this your primary citizenship?
Yes

National Insurance number
ab123456c

Are you an undischarged bankrupt?
 Yes No

Employment

Employment status
Unemployed

Next: Product selection

Product selection

Select the 'Nucleus ISA'.

Confirm your ISA options and select 'Next: Payments in'.

The screenshot shows the 'Product selection' step in the Nucleus system. The header includes the Nucleus logo and the client's name 'Amara West' with ID '3303' and account number 'NJ1002875'. The main content area is titled 'Add new product' and 'Product selection'. It features a section for 'A West' with a 'Please select from below' prompt and a checked option for 'Standard Nucleus Platform products'. Under 'Available products', three options are listed: 'Nucleus GIA', 'Nucleus SIPP', and 'Nucleus ISA', with the latter selected and highlighted by a blue circle. Below this, the 'ISA options' section asks 'Do you wish to take regular withdrawals?' with 'Yes' and 'No' radio buttons, where 'No' is selected. On the right, a progress bar shows six steps: '1. Full client details' (checked), '2. Product selection' (current step), '3. ISA', '4. Review', '5. Documents and declarations', and '6. Confirmation'. At the bottom right, there are 'Cancel' and 'Next: Payments in' buttons.

Payments in

Information entered at the Illustration stage will be automatically pre-populated on the 'Payments in' page.

Make any changes if required.

These can also be amended later at the 'Review' stage.

nucleus

Add new product

Amara West
Client ID: 3303
Account number: NJ1002875

Payments in

Single payments in

Single payment
 No Yes

Your payment

Single payment
£ 2500

Payment method
Bank transfer

Regular payments in

Regular payment
 No Yes

Your payment

Regular payment
£ 50

Payment frequency
Monthly

First collection date
26/11/2025

3. ISA

- 1. Full client details ✓
- 2. Product selection ✓
- 3. ISA**
- 4. Review
- 5. Documents and declarations
- 6. Confirmation

Payments in

Charges

Investment selection

Cancel

Next: Charges

i The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit Instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.

If required, tick to confirm you're the account holder.

Continue

Until further notice ▾

Payment method


Direct Debit ▾

Bank account

12-12-00 | 12345678 | Barclays ▾

[+ Add new bank account](#)

The 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. Nucleus Financial Services Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed, if you request Nucleus Financial Services Ltd 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 Nucleus Financial Services Ltd, 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 Nucleus Financial Services Ltd 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.
- As a Direct Debit Instruction is already in place we can begin collections from this bank account without needing a further instruction from you.

I confirm that I am the account holder and the only person required to authorise debits from this account.

i The company which will appear on your bank statement in relation to these payments is Nucleus Financial Services Ltd.

If you have any questions, please contact us on 03455 212 444 or by email ask@nucleusfinancial.com.

Transfer details will pre-populate from the illustration.

You can make any changes at this stage, if needed.

Re-confirm the ISA account number for the transfer.

Transfer 1

Transferring scheme

[+ Add provider manually](#)

Electronic transfer supported?
No

Transfer type

Cash Re-register assets

Estimated current value

£

Account number

Providing the account number will help to process the transfer.

Full or partial transfer

Full Partial

Transfer from Flexible ISA

Yes No

Transfers In from a matured CTF account needs to be completed with a paper application. You can find this on our literature app.

Subscriptions included in the transfer

Previous tax year Current tax year Both

[+ Add another transfer](#)

Confirm 'Source of wealth' from the dropdown and then select 'Next: Charges'. Charges

This screenshot shows a form section titled 'Source of wealth'. It includes a dropdown menu with 'Savings/Investments' selected. A 'Next: Charges' button is visible in the top right corner. A note above the dropdown states: 'Including the value of any replaceable withdrawals, you have £17,250 allowance remaining for the 2025/2026 tax year.' A question mark icon is next to the note.

Charges

Choose if you would like to redirect charges from the ISA.

Select the question mark icon for more information.

Select 'Next: Investment selection'.

This screenshot shows the 'Charges' step in the 'Add new product' process. The main heading is 'Charges'. A question asks: 'Do you wish to redirect the charges from ISA?' with radio buttons for 'Yes' and 'No'. The 'No' option is selected. A question mark icon is next to the question. On the right, a progress bar shows the steps: 1. Full client details, 2. Product selection, 3. ISA, 4. Review, 5. Documents and declarations, 6. Confirmation. The 'ISA' step is expanded to show 'Payments in' and 'Charges' (both with checkmarks) and 'Investment selection'. A 'Cancel' button and a 'Next: Investment selection' button are at the bottom right. The top right corner shows the client name 'Amara West', Client ID: 3303, and Account number: NJ1002875.

Investment selection

Details of your chosen 'Investment' will pre-populate.

You can make any changes at this stage, if needed.

nucleus

Add new product

Investment selection

Investment selection

Funds Exchange traded Other investments

☆ Favourites

Q

Advanced search

Investment

Investment name	Single + Cash transfer	Regular monthly
<input checked="" type="radio"/> BlackRock Continental European Income D Acc	100 %	100 % <input type="button" value="trash"/>
Cash	0 %	0 %
Total	100%	100%

Choose your 'Distribution preference' and then select 'Next: Review'.

Cancel

Next: Review

Distribution preference

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in ISA


Transfer to a nominated bank account

Review

Carefully review all details and make any amendments using the pencil icon.

Add new product

Review


Full details 

Name	Miss Amara West
Date of birth	5 October 1998
Marital status	Not specified
National Insurance number	ab123456c
Country of nationality	UK
Is this your primary citizenship?	Yes
Tax residency	UK only
<hr/>	
Email address	loretta.flack+11@nucleusfinancial.com
Mobile number	+44 07776123456
Residential address	20 Fernacre Road, Swindon, SN1 7BT, UK
Correspondence address	Same as residential
<hr/>	
Paperless preference	Yes
News and promotions	No
<hr/>	
Employment status	Unemployed

ISA


Charges

Charge redirected to GIA	No
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Single payments in 

Your single payment

Amount	£2,500.00
Payment method	Bank transfer

Regular payments in 

Your regular payment

Amount	£50.00								
Payment frequency	Monthly								
First collection date	26/11/2025								
Continue until	Until further notice								
Payment method	Direct Debit								
Bank account	<table border="1"> <tr> <td>Bank name</td> <td>Barclays</td> </tr> <tr> <td>Account name</td> <td>Miss A West</td> </tr> <tr> <td>Account number</td> <td>12345678</td> </tr> <tr> <td>Sort code</td> <td>12-12-00</td> </tr> </table>	Bank name	Barclays	Account name	Miss A West	Account number	12345678	Sort code	12-12-00
Bank name	Barclays								
Account name	Miss A West								
Account number	12345678								
Sort code	12-12-00								

Once all the information is reviewed, select 'Next: Documents and declarations'.

The screenshot shows a user interface for setting up an ISA transfer. It is divided into two main sections: 'Transfer 1' and 'Investment selection'. The 'Transfer 1' section contains a form with the following fields and values:

Transferring scheme	Aviva Investors UK Funds Limited	
Electronic transfer supported	No	
Transfer type	Cash	
Estimated current value	£3,500.00	
Transferring account number	12345678	
Full or partial transfer	Full	
Is this a transfer from a matured CTF account?	No	
Subscriptions included in the transfer	Previous tax year	

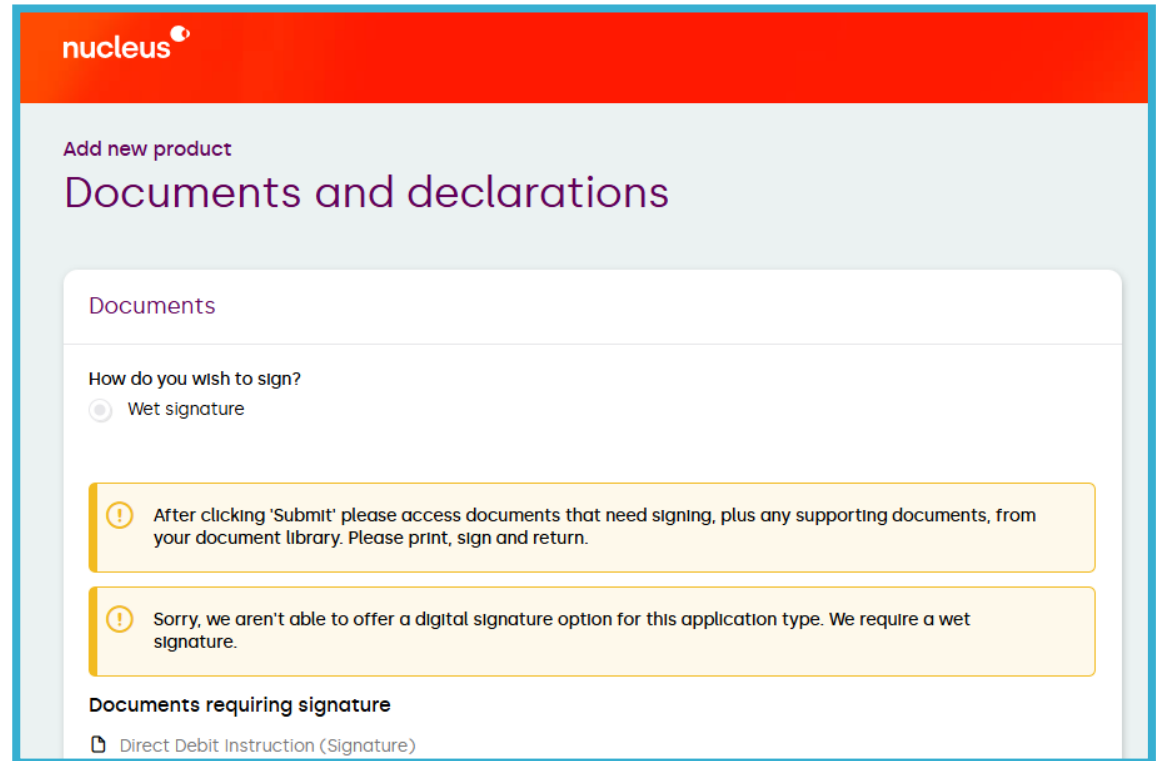
The 'Investment selection' section features a table with the following data:

Investment	Single + Cash transfer	Regular monthly
BlackRock Continental European Income D Acc	100%	100%
Total ⓘ	100%	100%

Below the table, the 'Dividend options' are set to 'Reinvest'. On the right side of the interface, there is a 'Review' panel with a list of steps: 4. Review, 5. Documents and declarations, and 6. Confirmation. A 'Cancel' button is located below the list, and a prominent blue button labeled 'Next: Documents and declarations' is at the bottom of the panel.

Documents and declarations

Download and print all necessary documents.



The screenshot shows a web interface for 'nucleus' with a red header. The main heading is 'Add new product Documents and declarations'. Below this is a section titled 'Documents' with a sub-heading 'How do you wish to sign?'. There is a radio button selected for 'Wet signature'. Two yellow warning boxes are present: the first says 'After clicking 'Submit' please access documents that need signing, plus any supporting documents, from your document library. Please print, sign and return.' and the second says 'Sorry, we aren't able to offer a digital signature option for this application type. We require a wet signature.' Below the warnings is a section titled 'Documents requiring signature' with a list item 'Direct Debit Instruction (Signature)'.

nucleus

Add new product

Documents and declarations

Documents

How do you wish to sign?

Wet signature

ⓘ After clicking 'Submit' please access documents that need signing, plus any supporting documents, from your document library. Please print, sign and return.

ⓘ Sorry, we aren't able to offer a digital signature option for this application type. We require a wet signature.

Documents requiring signature

- 📄 Direct Debit Instruction (Signature)

Read the information and confirm if you wish to waive your right to cancel.

Documents to be completed and sent to us by secure message

- [Transfer-Form](#)
- [Ex-Ante Costs and Charges Disclosure](#)
- [Target Market Information](#)
- [Key Investor Information Document](#)

Supporting documents

- [ISA Illustration](#)
- [Instruction Transmission Policy](#)

ISA - Your right to cancel

You have a right to cancel this application.

Once you've submitted this application and it's been accepted by us, we'll send you a cancellation notice. This confirms that you have 30 days from receipt of the notice to let us know that you've changed your mind and wish to cancel this application and any associated transfers you've requested as part of this application.

As you've not received any financial advice before applying, we will not permit you to invest any cash paid in or transferred in during your 30-day cancellation period, in case you decide to cancel. However, you do have the option to waive your right to the 30-day cancellation period. If you choose to waive your right, then:

- You will waive your right to cancel this application (including any transfers in you have requested).
- The cash received from your payments in or transfer(s) in will be available for immediate investment in line with your instructions.

Do you wish to waive your right to cancel?

Yes No

Review the declarations carefully. To confirm acceptance, select each checkbox, or choose 'Confirm all' to select all options at once.

Declarations

Information provided

I'll inform Nucleus about any additional assistance I may need as and when required. I understand that Nucleus may need to contact me regarding this assistance to ensure the most appropriate level of support is provided.

The information and declarations provided in this application, including special category data where expressly required, are correct and complete to the best of my knowledge and belief. I acknowledge that it's a serious offence to make false statements and doing so could lead to prosecution.

I acknowledge and accept that if any information supplied in this application and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfers.

I understand that I'm required to complete and provide any documentation detailed in the Documents and declarations section of the application and provide any subsequent information that may be requested of me to complete my application.

Nucleus Financial Services Ltd may at its discretion use a third party of its choosing to fulfil its obligations under the Money Laundering Regulations. I, or any authorised signatories, accept that the results of any such third party verification searches won't be seen or used by lenders to assess my ability to obtain credit.

Product declarations

I apply to subscribe for a stocks and shares ISA for this tax year and each subsequent year until further notice.

I authorise Nucleus Financial Services Limited (NFS) as the ISA Manager:

- To set up and administer my Nucleus ISA
- To arrange any transfer of an ISA that I may request from time to time
- To hold or arrange for its nominee to hold, my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash
- To make on my behalf any claims for tax relief in respect of my ISA

Then select **'Submit'** to complete the ISA application.

I authorise Nucleus Financial Services Limited to set up and administer my account in accordance with the Nucleus Platform Services Terms and Conditions (subject to Nucleus Financial Services accepting my application to do so) and we agree to be bound by those terms and conditions which may be updated from time to time.

I acknowledge that I have received a copy of and have read the Nucleus Platform Services Terms and Conditions (including those relating to the bank account), and relevant Permitted Investment List(s), Charges Schedule(s) and Key Features document(s) applicable to the Product(s) to which this application relates. Our financial adviser has explained to me the operation of my account and Product(s).

I accept and agree that the Nucleus Platform Services Terms and Conditions (as amended from time to time) together with the relevant Permitted Investment List(s), Charges Schedule(s) and any subsequently accepted applications applicable to my Products shall form a legally binding agreement between myself and Nucleus Financial Services Ltd.

Fees

Nucleus Financial Services Ltd is authorised to withdraw (or arrange for the withdrawal of) monies from my Product(s) in order to pay its fees and those of any third party or any other money which is lawfully due and owing and to disinvest from any investments held under any Product without instruction if cash funds, after reasonable effort, cannot be obtained.

Confirm all

5. Documents and declarations

6. Confirmation

Cancel


Submit

Confirmation

A confirmation message will appear to indicate that your ISA application has been submitted.

Carefully review the information and complete any actions required.

The screenshot shows a confirmation page in the Nucleus system. At the top left is the 'nucleus' logo. The page title is 'Add new product' followed by 'Confirmation'. In the top right corner, the user's name 'Amara West' is displayed along with 'Client ID: 3303' and 'Account number: NJ1002875'. The main content area features a green checkmark icon and the text 'Your ISA instruction has been submitted'. Below this, the name 'Miss Amara West' is shown in a larger font, with 'Client ID: 3303' and 'Account ID: NJ1002875' listed underneath. A light blue information box contains the text: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' Below this box, a paragraph of text explains that single payments can now be made and that a confirmation letter will be issued, advising the user to review the letter(s) in their documents library and to ensure the payer knows the correct payment reference. At the bottom right of the page, there is a purple button labeled 'Back to dashboard'.

 03455 212 414

 ask@nucleusfinancial.com

 nucleusfinancial.com

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 4355 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NFPL, NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/25)