

How to top-up your existing Nucleus Isa from your General account (bed & Isa)

 6 minute read

This guide is designed to help you understand what you need to do to make a one-off top up to your Nucleus Isa, using funds from an existing General account.

You can instruct us to sell assets in your General account and move the cash to your Isa for investment.

We'll also let you know how long this process should take - from when we receive your instruction, to when your instruction has been processed.

If you'd like to make regular payments to your Isa, please refer to our other 'how to guide' - [How to make regular payments to an existing General account or Isa \(document reference 0792\)](#).

Annual Isa allowance

As at April 2025, the annual allowance for an Isa is £20,000.

Your Nucleus Isa is a flexible Stocks and Shares Isa. We don't offer a Cash Isa.

Although you can have more than one Isa, you can only pay into one Isa of each type and you can't pay in more than the total annual Isa allowance, for example:

- £15,000 into a Stocks and Shares Isa
- £5,000 into a Cash Isa

Therefore, if you've already contributed the full allowance to an Isa you hold elsewhere, in the current tax year, you won't be able to pay any money into your Nucleus Isa in the same tax year.

If you're only planning to contribute to your Nucleus Isa, you can use all or some of your allowance as long as it's before the end of the tax year on 5 April.

Flexible Isa

You can also replace funds that you've withdrawn from your Isa, if they're paid back in during the same tax year as they were withdrawn e.g. if you withdraw £5,000 in October 2025, you can pay up to £5,000 back into your Isa before the 5 April 2026, without it affecting your annual subscription limit. If you want to send some or all of your withdrawn amount back to us, the process is simpler, and you won't need to complete a new declaration form.

Where do I start?

There are forms we'll need you to complete and a few different ways we can get these to you.



You'll find the forms you need on our website at nucleusfinancial.com/wrap/no-adviser or by clicking Library on Nucleus Go.

Or you can contact us by email or telephone and we can send these to you.



Email

client.contact@nucleusfinancial.com



Phone

0131 226 9535, Option 1

To make sure that we protect you and your assets, before we can process your instruction or share any confidential information, we'll always speak to you first and take you through some security questions.

Our security process is designed to protect you and your data so please do bear with us. We won't ever ask you to provide your full bank details during a call or ask you for any debit or credit card details.

What we'll need from you

- An **Isa declaration** – If you spent a period of time living abroad and have recently returned to the UK, we'll need you to sign a new Isa declaration before we can accept your money. If you've always been resident in the UK we won't need you to sign a Declaration.
- **Flexi Isa top up application form**.

Available assets

You can instruct us to invest your money into assets you already hold or select new assets. Nucleus has a wide range of assets available for you to invest in, depending on your appetite to risk and your investment objectives. You can choose non-complex assets from the following asset types:

- Mutual funds, such as OEICS and unit trusts
- UK equities (traded on the London Stock Exchange, and traded in Pounds Sterling (GBP))
- Exchange traded funds
- UK government and corporate bonds
- Structured investment products (subject to any minimum investment amount).



We aren't authorised to provide financial advice, so we can't provide you with any recommendations or guidance on which assets to trade in. As you're a customer who isn't seeking advice you can only trade in non-complex assets. If you currently hold a complex asset, you won't be able to increase your holding in this asset. If you select any complex assets, we won't be able to proceed, and this may delay investment in other assets you've selected.

Our application form has a trading section for you to complete should you wish to invest your Isa subscription. It's also important that you read the 'right to cancel' section below when it comes to investing your money.

Completing the forms

- Isa declaration – please read the declaration, and if you're eligible to subscribe to your Isa please sign and date the form.
- Flexi Isa top up application form – please complete the Bed & Isa section.

The fields on the form will guide you on what information is required depending on what you want to do. For example:

Selling assets – options

You can instruct us to sell assets up to your remaining subscription allowance for the current tax year. You can:

- instruct us to sell assets proportionately across your account; or
- cherry pick and tell us what assets to sell and how much to sell (in units or cash).

Buying assets

When you want to buy assets, we can only do this using the cash amount moved over from the General account (you can't specify the number of units/shares to buy)



It's important the forms are completed accurately and in full. If anything is unclear, this may delay trades being placed, which might adversely impact the amount you receive (units/shares).

Be sure to sign and date the application form and make sure you've added the correct account number.

Our forms are designed to be easy to follow and each box has a heading or a description showing what information we need. However, if you need any help to fill in the forms please get in touch as we can help.

Signing the forms

We can only accept a handwritten signature, in ink.

Returning the form(s)

You can post the forms to us at:



Mail

Nucleus client relations,
PO Box 26968, Glasgow, G2 9DY



Email

Or you can return forms to us via email to
client.contact@nucleusfinancial.com

We can accept scanned copies or clear photographs.

Next steps

Once we've received your instruction, we'll check it to make sure that it's completed in full and correctly. If it's all good, we can proceed.

Sell trades

Your trades will be requested within two working days of receiving your instruction. The trades will order at the next available trading point. Once the trades have ordered a contract note will be produced and will be sent to you or made available for you to review online.

Buy trades

As mentioned earlier we can only proceed with buy trades into non-complex assets and you're unable to increase your holding in any complex assets you already hold.

We'll send you the following documents:

- **Pre-sales illustration** – shows the potential costs and charges that are associated with your investment choice.
- **Key Investor Information document (KIID)** – summarises the key features of the asset and the risks to help you make an informed decision.

It's important that you read and understand these documents as they'll help you make an informed decision before we proceed.

We'll also send you a dealing notification letter along with these documents, and we'll need you to email us to confirm your agreement to progress or you can sign our dealing notification letter and post this to us. We'll need your confirmation before we can proceed.

Once we've received your agreement, we'll submit the top up application.

Other information

Right to cancel

If you change your mind after the money has been transferred, please let us know within 30 days. On the application form you'll have the choice to waive your cancellation rights or postpone the investment.

If you've waived your cancellation rights and we've already invested your money, depending on market movements, you may get back less than you paid in.

If you do choose to postpone your investment for 30-days, you'll receive the full amount back that you paid to us.

Trade cancellation

Once a buy trade has been ordered we can't cancel this for you.

Trade fees

We won't charge you for requesting trades. However, depending on your asset selection there may be fund manager charges or stockbroker charges. These will be shown on the contract notes, or you can see them in your account transaction history when you log into **Nucleus Go**, our online customer portal.

How long will this take?

Once we have validated your request, the full transaction should take less than two weeks to complete.

Sell trades - These will take around two working days to price.

If you've waived your right to cancel:

- We'll place any requested buy trades the following day.

If you haven't waived your right to cancel:

- Your money will be applied to your Isa account but won't be invested until the cancellation period of 30-days has expired.

We'll invest your money on the next available trading day after the 30-day cancellation period has expired.

Buy trades – These take around four working days to settle.

Nucleus General account: Capital gains tax

Capital Gains Tax is a tax on the profit you make when you sell (or 'dispose of') an asset that's increased in value. Please bear this in mind if you sell assets in your Nucleus General account as this may be reportable in your tax return submission to HMRC. We'd recommend speaking to a tax specialist or financial adviser if you need to understand your tax position better. You can also read more about this here:

<https://www.gov.uk/capital-gains-tax>

Financial advice

Please contact us if you'd like details of advisers who use our platform in your local area. Or for a wider search, you can check out moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers. If you decide not to engage with an adviser, we'd be delighted to continue to support you and administer your investments.

You should make sure that any adviser firm you're looking to appoint is authorised by the FCA. A full list of authorised firms can be found at <https://register.fca.org.uk/s/>. Simply scroll down to 'Check information about a firm, or an individual at a firm' and enter the firm name, then check the radio button alongside 'Firms' and click search. You can then review the results of your chosen firm.

Execution only

When you ask us to trade on your behalf, without an adviser, we'll accept and process your instruction on an execution only basis. This means that you haven't asked for or received advice from a financial adviser.

If you have not received advice from a financial adviser, we must remind you that progressing on a non-advised basis may affect the regulatory protection you would otherwise be entitled to. For example, you will not have recourse against an adviser firm in regard to investment decisions made by you. Your right to pursue compensation via the Financial Services Compensation Scheme is not affected when we execute a transaction for you on a non-advised basis.



0131 226 9535



client.relations@nucleusfinancial.com



www.nucleusfinancial.com