

# Ipswich Cash ISA Application



**Important:** Before completing this form please note the Society's General Investment Terms and Conditions together with your chosen account terms, Cash ISA Key Features Document and the Rules of the Society. In addition please read the notes under Customer Identification below.

Please complete this form in **BLOCK CAPITALS** and then **READ AND SIGN THE DECLARATION OVERLEAF**. If you require any assistance in completing this form please contact us.

## Account Information

Which account to be opened **Premier ISA**

Subscription break application (Please tick)

Investment: Cash £ \_\_\_\_\_ Cheques £ \_\_\_\_\_ \* Total £ \_\_\_\_\_

I authorise you to transfer £ \_\_\_\_\_ from my Ipswich Account Number \_\_\_\_\_

Please enclose your passbook

\* Cheques should be made payable to either the account holder or to Ipswich Building Society in respect of 'customer's name' eg: Ipswich Building Society IRO Mr. R. Smith.

I wish to add to my existing ISA, account number \_\_\_\_\_  
(If you did not subscribe to this ISA during the last tax year, please complete the rest of this form.)

## Personal Details

Mr/Mrs/ Miss/etc \_\_\_\_\_ Surname \_\_\_\_\_ First Name \_\_\_\_\_ Middle Initials \_\_\_\_\_

Date of Birth (dd/mm/yy) \_\_\_\_\_ National Insurance No. \_\_\_\_\_

Address Please enter your full permanent address - Please note we are unable to accept c/o addresses and PO Box Numbers

Postcode \_\_\_\_\_

Telephone Number \_\_\_\_\_ Mobile \_\_\_\_\_

Email \_\_\_\_\_

## ISA Tax Year

I apply to subscribe to a Cash ISA for the tax year 20 / \_\_\_\_\_ and each subsequent year until further notice. (This **does not** commit you to subscribing to this ISA in each subsequent year until further notice; it merely enables you to do so should you wish and if the terms allow.)

I declare that:

- all subscriptions made and to be made, belong to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit to a Cash ISA;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a Cash ISA and a Stocks and Shares ISA in the same tax year;
- I have not subscribed and will not subscribe to another Cash ISA in the same tax year that I subscribe to this Cash ISA;
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which by virtue of Section 28 of the Income Tax (Earnings & Pension) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Ipswich Building Society if I cease to be so resident and ordinarily resident or to perform such duties, or be married to, or in a civil partnership with, a person who performs such duties *(delete if you will not be subscribing to this ISA)*.

## Customer Identification

- **Existing customers** of the Society will not usually be required to prove their identity.
- For **new members** the following identification must be provided:  
To open an account **in person**: Either your **Full UK Passport or Current Full UK Photocard Driving Licence**. Original documents will be required, a copy of which will be retained by the Society.  
To open an account by **post or not in person**: Either a **copy** of your **Full UK Passport or Current Full UK Photocard Driving Licence** (do not send original documents by post) **AND** make your opening investment with a **Personal Cheque** (issued by your bank/building society bearing your name and account number).

Other forms of identification may be acceptable; Society staff will be happy to supply details. Lists of acceptable documents can be found in our 'Proving your name and address' leaflet. Alternatively we can complete an electronic check of your identity.

**PLEASE READ THE AGREEMENT TO ASSIGN WINDFALLS TO CHARITY AND THE DECLARATIONS OVERLEAF BEFORE SIGNING THIS FORM**

FOR OFFICE USE ONLY (must be completed in BLACK) Terms and Conditions have been supplied  Branch/Agency code \_\_\_\_\_

Existing Customer  Call ML (Electronic Check)  Driving Licence  Passport  Other

ID Copies attached

Cheque Details - Personal Current Account? YES  NO  Face to face? YES  NO

Customer No \_\_\_\_\_ Account Type \_\_\_\_\_

Input by \_\_\_\_\_ Date \_\_\_\_\_ Checked by \_\_\_\_\_ Amended by \_\_\_\_\_ Account No. \_\_\_\_\_

### Terms & Conditions - Breach of ISA Rules

If the rules relating to a Cash ISA are breached, then:

- the account must be closed. The amount due on the closure may be transferred to another account with the Society
- interest to the date of closure will be calculated at the appropriate Cash ISA rate applicable at the time, less the income tax at the applicable rate at the date of closure
- where interest has been credited to the account, then the income tax on this interest at the rate applicable at the time of closure will be deducted from the closure amount.

The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.

**Invalid ISA** If an account opened as a Cash ISA subsequently turns out not to have met the conditions for a Cash ISA then the account must be closed. No interest will be paid in these circumstances. If interest has been paid then it will be deducted from the closure amount.

**Death of an Investor** Where an investor dies before the end of the tax year, any interest earned after the date of death is subject to deduction of income tax at the applicable rate. Any interest earned before the date of death is exempt from income tax. The Society will require the account to be closed.

### AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

New investing members from 2 October 2000 are subject to the Society's Charitable Assignment Scheme, full details of which are set out in our General Investment Terms & Conditions.

### DATA PROTECTION

Information which you provide to Ipswich Building Society or which is obtained by us through our dealings with you may be held on our computers and in other ways and used by us to administer your account, for statistical analysis, for debt collection and fraud prevention and to bring to your attention (by mail, telephone, email or otherwise) products or services of Ipswich Building Society or other selected suppliers which may be of interest to you. With respect to your agreement to assign, to the Charities Aid Foundation or its successor(s) ("the CAF"), your rights to any relevant conversion benefits, we will pass on to the CAF such limited information relating to you and your account as may be necessary to fulfil your agreement to assign. Such information shall only be passed on to the CAF in the event that the Society is to transfer its business to a company (ie: on a conversion or takeover).

We will not provide your details to third parties for marketing purposes. We may however contact you with details of the **Society's other products or services**, which may be of interest to you. If you **do not** wish to be contacted with this information please tick the appropriate boxes.

By Post                       By Telephone                       By Email

You can request that the Society does not use your information for marketing purposes by writing to PO Box 547, Ipswich, IP3 9WZ.

You may request in writing, upon payment of a fee, a copy of the details held about you by the Society.

### DECLARATION

**I hereby apply for a Cash ISA. I declare that:**

- I authorise Ipswich Building Society to: a) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of these investments and any other cash, b) to make on my behalf any claims to relief from tax in respect of ISA investments, c) on my written request to transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.
- I have received a copy of the **terms and conditions relating to the account**, along with a copy of the **General Investment Terms and Conditions, Cash ISA Key Features Document and Customer Information Leaflet** and agree to be bound by them.
- I agree that as well as the account conditions, the **Society's Rules** apply to this account and we can obtain a copy of these on request.
- I confirm that I am happy for the Society to make any enquiries as they consider necessary to confirm my **identity** and address.
- I confirm that I am aware that the type of account I am opening is a **share account** and that all subscriptions made and to be made, belong to me. Any share(s) acquired by me under this account will not be held by me as bare trustee for a body corporate, or for persons who include a body corporate.
- I have read the above section entitled **Data Protection**. By signing this form I consent to the uses and disclosures of information listed.
- I confirm that the information and instructions on this form are **complete and accurate**.

#### **Individuals as trustees acting on behalf of a physically and/or mentally incapacitated investor:**

The Society can accept applications by someone legally appointed or authorised to act on behalf of the investor. These include an attorney or receiver.

It is also acceptable for an application to be made by a parent, guardian, spouse, civil partner, son or daughter on behalf of an individual who is suffering from a mental disorder.

Full documentation as requested by the Society will be required before an account can be opened.

Signature \_\_\_\_\_

Date \_\_\_\_\_