

Individual Savings Accounts (Cash ISA) Transfer Authority



IPSWICH
Building Society

Head Office PO Box 547 Ipswich IP3 9WZ
Telephone 0845 230 8686 Fax (01473) 278600
Email enquiries@ibs.co.uk

Please complete and return to your local branch or the above address

Title: _____ First Name: _____ Middle Initial: _____

Surname: _____

Home Address: _____

Postcode: _____ Email: _____

Telephone Number: _____ Mobile: _____

Existing IBS Account Number (if applicable):

Date of birth:

d	d	m	m	c	c	y	y
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

National Insurance Number:

1. Do you want to close your current Cash ISA and transfer all the balance, including the accrued interest?

Yes approximate balance £ _____

No *If requesting a partial transfer, please check with your existing ISA Manager that this is possible.*

2. Have you subscribed to your current Cash ISA in the current tax year? Yes No

If you answered YES to Q1, please ignore Q3 and Q4

3. If you answered YES to Q2 do you want to transfer current tax year subscriptions as part of this transfer?

Yes No *It is important to note that under HM Revenue & Customs ISA Regulations, only whole transfers of current tax year subscriptions and interest can be accepted*

4. Please specify how much of your Cash ISA you want to transfer:

If current year subscription plus interest is to be transferred tick here amount £ _____

OR specify amount £ _____

ISA Details

If you wish to transfer more than one ISA to us, you must complete a separate ISA Transfer Form for each provider.

Name of current ISA provider: _____

Current ISA provider's address: _____

Account number of ISA to be transferred:

Transfer Authority (to be completed by the ISA investor)

I authorise my existing ISA Manager (as specified above) to transfer the ISA (account number above) to Ipswich Building Society. I authorise my existing ISA Manager to provide Ipswich Building Society with any information, written or non-written, concerning the Cash ISA and to accept any instructions from them relating to the Cash ISA being transferred.

Where a period of notice is required for closure/part transfer of the existing Cash ISA, I give my consent to either:

OR Serve the full notice period before this instruction can be processed

Proceed immediately with the transfer and bearing any consequential penalty which may be applied

Signed _____ Date _____

Transfer Acceptance (to be completed by Ipswich Building Society)

In circumstances where the funds to be transferred are not cash deposits, please notify me as I may not be able to accept the transfer. Otherwise I, on behalf of Ipswich Building Society, am willing to accept this investor's Cash ISA funds, subject to HMRC rules (the ISA Regulations). I deem the date shown below to be the transfer date of this Cash ISA.

Signed on behalf of Ipswich Building Society _____ Date _____

Ipswich Cash ISA Transfer 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

Please tick one of the following:

I apply to transfer my Cash ISA held with _____ to:

A new Premier ISA **A new FRISA 13** **An existing Ipswich Building Society Cash ISA account numbered** _____

For an existing Ipswich Building Society Cash ISA:

I want to transfer The closing balance The sum of £ _____

Additional Investments

Additional Investment: Cash £ _____ Cheques £ _____ * Total £ _____

I authorise you to transfer £ _____ from my Ipswich Account Number _____

Please enclose your passbook

(and subscribe to this Cash ISA for the tax year 20 / _____ and each subsequent year until further notice)

Delete the words in brackets if you will not be subscribing to this ISA

* 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.

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 _____

Declaration

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 Account 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

If you had a share account with the Society on 1 October 2000 and have kept a share account ever since that date, or if you have a mortgage with the Society at today's date, the wording in paragraphs 1 and 2 below does not apply to you, however it must not be deleted.

1 By applying to open a share account on or after 2 October 2000 I agree with the Society and the Charities Aid Foundation ("the CAF") that I will assign to the CAF (or any charity(ies) nominated by it or by the Society under the provisions of a deed dated 29 September 2000 between the Society and the CAF, in which case references to the CAF shall include references to any other charity(ies), but to no other person) the rights to any relevant conversion benefits (defined below). This obligation will not apply to me if I fall within any class of persons which, as at today's date, the Society wishes to be excluded from such obligation. This agreement is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to me. I understand that neither the Society nor the CAF will release me from this agreement or vary its terms and I will continue to be bound by the above condition even if the Society decides at some time in the future (and announces any such decision by press release or otherwise) that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.

2a "Relevant conversion benefits" means any benefits to which I might become entitled as a shareholding member of the Society under the terms of any future transfer of the Society's business to a company (ie: on a conversion or takeover) which is completed at any time within the five years immediately following the date on which my share account is opened (or, if applicable, the shorter period as set out in the list available from the Society's Secretary). "Relevant conversion benefits" does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or takeover.

2b If the Society merges with any other society, after the date of such merger the "Society" includes such other society.

A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign or in respect of which a shorter period applies (which list may change from time to time but not with retrospective effect) is available on request from the Society's Secretary at its principal office.

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 **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 _____