

Smart Save/Holiday Save Application

Important: Before completing this form please note the Society's Investment Terms & Conditions together with your chosen account terms 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? **Smart Save** **Holiday Save**

Opening Investment (Maximum £500 sole name account or £1000 joint account)

Cash £ _____ Cheques £ _____ * Total £ _____

* 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/We authorise you to transfer £ _____ from my/our Ipswich Account Number _____ Please enclose your passbook

Please indicate the number of signatures required for each withdrawal _____

How much do you wish to save each month £ _____

Preferred Direct Debit collection date (up to 25th of each month) _____

First Named Account Holder

Mr/Mrs/Miss/etc _____ Surname _____ First Name _____ Middle Initials _____

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

Address _____

Tick if you are an existing customer

Postcode _____

Telephone Number _____ Mobile _____

Email _____

Second Named Account Holder

Mr/Mrs/Miss/etc _____ Surname _____ First Name _____ Middle Initials _____

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

Address _____

Tick if you are an existing customer

Postcode _____

Telephone Number _____ Mobile _____

Email _____

Interest Details

Please add the interest to account

Taxation of interest: In order to claim interest gross (ie: without the Society deducting income tax at the basic rate which it is normally obliged to do) a complete, valid HM Revenue & Customs form R85 must be received and registered by every investor. (Please delete as appropriate.)

First Account Holder: I am eligible to receive interest gross **Yes / No** I attach completed R85 form(s) **Yes / No**

Second Account Holder: I am eligible to receive interest gross **Yes / No** I attach completed R85 form(s) **Yes / No**

Customer Identification

- **Existing customers** of the Society will not usually be required to prove their identity.
- **For new members** we can use an **electronic verification system** which can confirm your identity, however if you are not on the electoral roll or have recently moved house, for example, we may need further proof of your identity, listed below:
 - Applying in Branch: Full UK photocard Driving License OR Valid Full UK Passport. Original documents will be required.
 - Applying by post: Copies of your Full UK photocard Driving License OR Valid Full UK Passport AND your account must be opened with a personal cheque issued by a 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.

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

New investing members from 2 October 2000 are subject to the Society's Charitable Assignment Scheme, full details 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

Individual/Joint applicants. I/We*:

- I have received a copy of the **terms and conditions relating to the account**, along with a copy of the **General Investment Terms & Conditions** 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.
- Declare that the sum is being invested by me/us* as sole/joint* beneficial owners in a share account.
- Declare that I/we* will not hold the share account as a bare trustee for a body corporate, or for persons who include a body corporate.
- Have read the above section entitled **Data Protection**. By signing this form I/we* consent to the uses and disclosures of information listed.
- Confirm that the information and instructions on this form are **complete and accurate**.
- Confirm that I am/we are* happy for the Society to make any enquiries as they consider necessary to confirm my/our **identity** and address and, if appropriate, the identity and address of all those persons named on the account.

Individuals as trustees for individuals: I/We* also declare that:

- (a) the sum is being invested in Ipswich Building Society by me/us* as trustee(s), (and not as nominees) and that to the best of my/our* knowledge and belief, no person who is not an individual has any interest in the income therefrom,
- (b) the income therefrom is not the income within Section 686 Income and Corporation Taxes Act 1988 (discretionary and accumulation trusts) as defined in subsection (2) of that section, and
- (c) this is not a trust whose income is wholly or partly exempt from income tax by reason of the enactments mentioned in the Section 476 (7) Income and Corporation Taxes Act 1988 (pension funds).

* DELETE AS APPLICABLE

Signatures 1. _____ 2. _____

Date _____

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

FIRST ACCOUNT HOLDER

Existing Customer Call ML (Electronic check)
 Driving Licence Passport Other
 ID copies attached

SECOND ACCOUNT HOLDER

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(s) 1st Acc Holder _____ 2nd Acc Holder _____ Account Type _____

Input by Date Checked by Amended by Account No. _____

The Society is required each year to supply to HM Revenue & Customs particulars of all interest paid or credited to investors' accounts. If you do not pay income tax, you may be eligible to receive your interest gross. Please ask for details.



Instruction to your Bank or Building Society to pay Direct Debits



Originators Identification

8 0 0 1 7 6

Please fill in the relevant sections of this form and return completed to:
Ipswich Building Society PO Box 547 Ipswich IP3 9WZ

Name(s) of account holder(s)

Ipswich Building Society account number

Bank or Building Society account number

How much do you wish to save each month? £ :

Preferred Direct Debit collection date
(up to the 25th of each month)

Branch sort code

Instruction to your Bank or Building Society

Please pay Ipswich Building Society Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Ipswich Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Name and full postal address of your Bank or Building Society Branch

To: The Manager _____ Bank or Building Society

Address _____

_____ Postcode _____

Signature(s)

1 _____

2 _____

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

THIS GUARANTEE SHOULD BE DETACHED AND RETAINED BY THE PAYER

- This Guarantee is offered by all banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Ipswich Building Society will notify you 7 working days in advance of your account being debited.
- If an error is made by Ipswich Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.