

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 overleaf.

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

Name of new ISA required: _____

Investment: Cash £ _____ Cheques £ _____ Total £ _____

Option 1 - Opening a new account

I authorise you to transfer £ _____ from my Ipswich Account Number _____
Please enclose your passbook

Account Number

* 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.

Please detail the source of the opening investment _____
E.g savings, sale of property, gift, inheritance etc.

What are you saving for? _____

How do you plan to use the account? _____

E.g expected number and amount of monthly incoming and outgoing transactions

Account Information

I apply to transfer my existing Cash ISA.

Existing ISA details:

From (Bank/Building Soc) _____ ISA Acc. No. _____

From (Bank/Building Soc) _____ ISA Acc. No. _____

Option 2 - Transferring an ISA

Name of new ISA required: _____

Or account no. of existing ISA to transfer into: _____

Option 3 - Adding a new subscription

I wish to add to my existing ISA.

(If you did not subscribe to this ISA during the last tax year, please complete the rest of this form.)

Current ISA Account No. _____

Personal Details

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

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 in total to a Cash ISA, Stocks and Shares ISA, Innovative Finance ISA or Lifetime 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 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 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*).

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

KYC

Customer No _____

Account Type _____

Input by _____ Date _____

Checked by _____ Date _____

Amended by _____ Date _____

Customer Identification

We can confirm your identity electronically if you are on the electoral roll. In addition, we will need the following:

- Applying in Branch: Originals of your Full UK photocard Driving License OR Valid Full UK Passport.
 - Applying by post: Certified 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. In the event we are unable to confirm your identity electronically, additional identification will be required.

For existing customers additional identification is not normally required. However if your existing account has not been used for one year we will ask you to provide proof of your identity.

PLEASE READ THIS AGREEMENT TO ASSIGN WINDFALLS TO CHARITY AND THE DECLARATIONS BELOW BEFORE SIGNING THIS FORM AT THE BOTTOM

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 are set out in our General Investment Terms & Conditions.

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 (i.e. on a conversion or a takeover)

DATA PROTECTION

Your personal information is held in accordance with the Society's Privacy Notice which has been provided to you separately. Ipswich Building Society takes your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us. However, from time to time we would like to contact you with details of other savings products, services, competitions and events we provide. You can withdraw or amend your consent at any time by contacting us.

I consent to be contacted for marketing purposes by the methods marked with an X below:-

Post

Telephone

Email

You have the right to request access to your personal information and to obtain information about how we process it. These requests can be made in writing to the Data Protection Officer or via email to DPO@IBS.CO.UK

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
- I confirm that I have read and understood the Society's Privacy Notice.

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.

I acknowledge receipt of the Financial Services Compensation Scheme Information Sheet and the Society's Privacy Notice which I received prior to opening this account

Signature _____

Date _____

The Society is required each year to supply to HM Revenue & Customs particulars of all interest paid or credited to investors' accounts.

HEAD OFFICE - PO Box 547 Ipswich IP3 9WZ Telephone 0330 123 0723 Fax (01473) 278625 Email enquiries@ibs.co.uk Website www.ibs.co.uk

Cash ISA Transfer Authority

Head Office PO Box 547 Ipswich IP3 9WZ
Telephone 0330 123 0723 Fax (01473) 278625
Email enquiries@ibs.co.uk



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

Your Details

Title Mr Mrs Miss Ms Other

Surname _____

Forename(s) _____

Date of Birth _____ / _____ / _____

Permanent Residential Address _____

Postcode _____

Home Tel _____

Daytime Tel _____

Email _____

Do you have a National Insurance (NI) Number? Yes No

If 'Yes' please enter NI number here: _____

Information about the ISA you want to transfer

Name of existing ISA manager _____

Account number _____ Sort code _____

Roll number (if applicable) _____

We recommend that you review the terms and conditions of your existing ISA and contact your current ISA Manager to ensure that the transfer can proceed.

1. Have you used a flexibility option with your current ISA in this tax year?
If yes, then the Society **cannot** accept the transfer. Yes No
2. Do you want to transfer all or part of your Cash ISA? All Part
3. Have you subscribed to this Cash ISA in the current tax year? If so, how much? Yes - £ No
4. If you are only transferring part of your ISA, please tell us how much you wish to transfer. £
5. If you are transferring part of your ISA, do you want to include current year's subscriptions?
Please note that current year's subscriptions can only be transferred in whole and not in part. Yes No N/A

Transfer Authority

I authorise my existing ISA manager 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 about the Cash ISA and to accept any instructions from them relating to the Cash ISA being transferred.

Where I must give notice to close or transfer part of the existing Cash ISA, or the existing cash ISA contains a fixed-term deposit that has not reached its maturity date, I instruct my existing ISA manager to either: (tick the appropriate box)

1. wait for the full notice period to end or wait until the maturity date (whichever is relevant) before going ahead with the transfer.

OR

2. depending on the terms and conditions, carry out the transfers as soon as possible - I will accept any consequential loss of interest or charges which may be applied.

Signed: _____ Date: _____ / _____ / _____

Transfer Acceptance

We are willing to accept this ISA transfer in line with the customer's instructions above, as long as the following conditions are met.

- The transfer proceeds are made up of cash deposits only.
- Where the customer has shown above that they want to transfer subscriptions from the current tax year, these must not be more than the current ISA subscription limit.
- Please return to the above address, enclosing Transfer History Form and a cheque payable to Ipswich Building Society RE: (customer's name)

For the purposes of the transfer of the ISA wrapper under the ISA regulations, the transfer date shall be the date shown above.