

ISA APPLICATION FORM

To apply for a Cash 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.



PLEASE USE BLOCK CAPITALS TO COMPLETE THIS FORM. ALL FIELDS WITH * ARE REQUIRED

OPEN A NEW ISA

I/We would like to invest £ * into a (type of account) *

Opening investment * Cash £ Cheques £ Total £

I/We would like to transfer £ from my existing Ipswich Building Society account no.

TRANSFER ANOTHER ISA

I would like to transfer £ from my existing Ipswich Building Society account no.

I would like to transfer from a different bank/building society

£ from bank/building society Account no.

£ from bank/building society Account no.

An ISA Transfer Authority Form will need to be completed for each ISA you are transferring.

ADD A NEW SUBSCRIPTION TO YOUR EXISTING ISA

Investment * Cash £ Cheques £ Total £

I would like to transfer £ from my existing Ipswich Building Society account no:

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.) Remember, if you invest in this Cash ISA you cannot invest in another Cash ISA with another provider in the same tax year.

For office use only:

User name User no. Account number Customer no.

YOUR DETAILS

Your name and address

Title* Forename(s)* Middle name Surname*

Address*

Postcode*

Date moved to current address* (MM/YYYY)

If you have moved to your current address within the last 12 months please provide your previous address

Address*

Postcode*

Date moved to previous address (MM/YYYY)

Your personal information

Date of birth* / / National Insurance number Marital Status*

Contact details

At least one contact number is needed*

Home phone number Mobile phone number

Email address

What is your employment status?* If employed, what is your occupation?*

Nationality Nationality* Place of birth*

IDENTIFICATION REQUIREMENTS

When you open an account with us, under regulations for prevention and detection of financial crime, we need to verify your identity. We use an electronic verification system to form part of this check. In addition to this we require proof of your identity in order to open your account. To find out which forms of identification are suitable, [click here](#) or ask for a copy of our 'Verifying your identity' leaflet. Please note that for postal applications, certified copies of your identification will be required.

YOUR BANK DETAILS

To verify your identity electronically please complete your current account details below*

Account number

Sort code

Bank name

Account holder's name

ELECTRONIC WITHDRAWALS

The Society offers a next working day service for electronic withdrawals from your account and will use the bank account detailed above (daily limits apply). If you are aged 18 or over and would like to be able to use this service in the future, please tick the box below otherwise the Society will assume that you do not wish to use the service.

Yes

INTEREST INSTRUCTIONS

Please refer to the product terms and conditions for the available options and tick the box below:

Add interest to the account Transfer to Ipswich Building Society account no.

Transfer the interest annually/monthly (delete as appropriate)

Transfer interest direct to the UK bank/building society account above

ABOUT YOUR ACCOUNT

Please complete the information below to tell us how you will be using your account. We may need to call you to discuss this information.

Account choice

Why did you choose this account?*

What are you saving for?*

Expected transactions

How will you be managing your account?*

Branch Post Which branch(es) do you intend to visit?

How will you be transacting? (tick all that apply)*

Cash Cheque Bank transfer

Regularity (e.g. weekly/monthly etc.)

Expected amounts £

Third party deposits

Will anyone else be paying into your account? (Please advise this person that they will be asked to provide identification)*

Yes No

If yes, please provide their name and relationship to you

Source of deposit

Where has your deposit come from? (Evidence may be required)*

What is the total value of your savings elsewhere? * £

KEEPING YOU INFORMED

In line with the Society's Privacy Notice, we will only use your personal information to administer your account and provide products and services you have requested. [Click here](#) for a copy of our Privacy Notice or ask for a copy. However, occasionally we would like to contact you about products, services, competitions or events we provide. You can withdraw/amend this consent at any time.

Where we need to contact you by telephone, and you have given us more than one number, please tell us your preferred option:

Home number Mobile number Please indicate your preferred time of day for us to call Morning Afternoon Evening

I consent to being contacted for marketing purposes by the methods 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

ISA DECLARATION

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).

GENERAL DECLARATION

I declare that:

- I accept the terms and conditions of my chosen account in conjunction with the Society's General Investment Terms and Conditions
- I agree to be bound by the Rules of the Society
- the sum is being invested by me as beneficial owner
- I have read and understood the Society's Privacy Notice
- I have completed this application to the best of my knowledge and that it is complete and accurate
- I consent to the Society making any necessary enquiries to confirm my address and identity

By signing this application form:

- 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

PLEASE SIGN HERE

Signature

Date

/ /

FOR OFFICE USE ONLY:

Account Number _____

Branch Code _____

Customer No 1 _____

Applicant	1	Applicant	1
Staff member	<input type="checkbox"/>	Nationality updated	<input type="checkbox"/>
Existing customer	<input type="checkbox"/>	CUS01	<input type="checkbox"/>
ID attached	<input type="checkbox"/>	AML01	<input type="checkbox"/>

Account	Y	N/A
IAD05 A/C Type/Cat/Title/Address/Sigs	<input type="checkbox"/>	
IAD08 Opening deposit	<input type="checkbox"/>	
IMN01 Interest mandate	<input type="checkbox"/>	<input type="checkbox"/>
IMN08 Withdrawal mandate	<input type="checkbox"/>	<input type="checkbox"/>
IAD06 Correspondence address	<input type="checkbox"/>	<input type="checkbox"/>
PAD01 Notes updated	<input type="checkbox"/>	<input type="checkbox"/>

User input

Date

User check

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) 278600 Email enquiries@ibs.co.uk Website www.ibs.co.uk

Financial Services Compensation Scheme – Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Ipswich Building Society are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit protection:	£85,000 per depositor per bank/building society/credit union ² The following trading names are part of your bank/building society/credit union Ipswich Building Society.
If you have more eligible deposits at the same bank/building society/credit union:	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank/building society or credit union's failure:	20 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Ipswich Building Society for enquiries relating to your account:	Ipswich Building Society, PO Box 547, Ipswich IP3 9VW Tel: 0330 123 0723, Fax: 01473 278625, Email enquiries@ibs.co.uk, Web www.ibs.co.uk
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information (all or some of the below)

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Ipswich Building Society does not trade under any other name. This means that all deposits with Ipswich Building Society are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

Additional information *continued*

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 77414100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusion List

A deposit is excluded from protection if:

- (1) The holder and any beneficiary owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - Credit institution
 - Financial institution
 - Investment firm
 - Insurance undertaking
 - Reinsurance undertaking
 - Collective investment undertaking
 - Pension or retirement fund
 - Public authority

For more information about exclusions, refer to the FSCS website at www.fscs.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.