

Account Number	
Passbook Number	
Customer Number	
Date Opened	
Welcome Letter Sent	

Application Received	Via Post <input type="checkbox"/> Face To Face <input type="checkbox"/>
Existing ISA Number	
Office	
Opened By	
Checked	

Application for initial investment of £ _____ in a _____ account.

Account Title

**Correspondence address
(if different)**

Applicant		For Society Use Customer Number	<input type="text"/>	Mobile Tel	<input type="text"/>
Title	<input type="text"/>			Daytime Tel	<input type="text"/>
Forename (s)	<input type="text"/>			Email Address	<input type="text"/>
Surname	<input type="text"/>			Date Of Birth	<input type="text"/>
Current Address	<input type="text"/>			NI Number	<input type="text"/>
	<input type="text"/>			Nationality	<input type="text"/>
	<input type="text"/>			Employment Status	<input type="text"/>
	<input type="text"/>		Postcode	Occupation	<input type="text"/>
Number of years at current address if less than 2 please complete below	<input type="text"/>			If Politician -- Position in government & of which country	
Previous address	<input type="text"/>			PLEASE ENTER DETAILS	<input type="text"/>
	<input type="text"/>				
	<input type="text"/>		Postcode		
Home Tel	<input type="text"/>				

Payment Of Interest

I wish the interest to be (tick as appropriate)

Added to the account

Transferred to an existing Bath Building Society account - -

Sent to another bank or building society account in my name by BACS (please complete details below):

Name Of Bank	<input type="text"/>	
Address	<input type="text"/>	
Account details	Sort Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Cash ISA General Terms and Conditions

1. An ISA may only be held by an investor in his or her sole name. Joint accounts are not allowed.
2. All ISA investments must remain in the beneficial ownership of the investor. Any rights in respect of your ISA may not be assigned and those rights may not be used as security for a loan.
3. You must be at least 16 years old to invest in a Cash ISA.
4. An ISA may not be transferred from one investor to another.
5. You must be resident or ordinarily a 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 & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom or be married to or in a civil partnership with a person who performs such duties. You must inform the Society if you 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.
6. The start date for your ISA is the date of your first deposit.
7. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of 5 working days), an ISA with all rights and obligations can be transferred to another ISA manager. Partial transfers are not permitted.
8. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of 5 working days), all the investments held in the ISA and proceeds arising from those investments can be transferred or paid to the investor.
9. The maximum Cash ISA subscriptions in each tax year (tax year runs from 6th April to 5th April) are £3,600
10. The ISA must cease on the death of the investor. Interest will be paid gross up to and including the date of death. The account will be transferred into an interest bearing account in the names of the personal representatives. Interest arising after the date of death will be subject to the deduction of income tax at the appropriate rate.
11. You do not have to pay income tax on the interest paid in each of the years that you have your ISA, provided that all the ISA Terms and Conditions have been followed.
12. If you do not subscribe (make any investments) to your ISA in one tax year, under Government rules, you will be required to complete a new application form should you wish to invest in subsequent years.
13. You may only subscribe to one Cash ISA and one Stocks and Shares ISA in any tax year.
14. We will notify you if, by reason of any failure to satisfy the provisions of the ISA rules, your ISA has, or will become void.
15. Bath Investment & Building Society only provides Cash ISA's as defined by the Government. See the product leaflet for specific terms and conditions.

Agreement to Assign Windfalls to Charity. Words printed in italics in the section of application are explained in the notes which follow.

- 1 Paragraphs 2-6 will apply to me unless I am an *exempt customer* at the time when *account* is *opened*.
- 2 I agree with the Society that, if the right to any *windfall benefits* is granted to me after the *account* is *opened*, I will assign those *windfall benefits* to the *selected charity* unless the period between my *account* being *opened* and the *conversion announcement date* is more than 5 years (or, if applicable, the *shorter period*).
- 3 I authorise the Society and the *successor* to pass any *windfall benefits* direct to the *selected charity* (or to any other charity which the *selected charity* may nominate to receive those benefits), without notice to me.
- 4 I understand that: a) the Society has promised to transfer to the *selected charity* the benefit of the agreement which I have given under paragraph 2, above; b) neither the Society nor the *selected charity* will release me from that agreement; and c) any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
- 5 I authorise the Society to give the *selected charity* any information about me and any account I have with the Society (now or in the future) - but only if the *selected charity* reasonably needs it regarding the agreement I have given under paragraph 2, above.
- 6 I understand that the Society will require anyone who opens a share account (who is not then an *exempt customer*) to agree to assign to charity the right to any *windfall benefits* to which that person may become entitled. The terms of the agreement will be decided by the Society and may be different from the terms in paragraphs 1-5 above. This paragraph will no longer apply if the Society publishes a notice in the press of a decision by the Society that it will no longer require new shareholding members to enter into such agreement.

Notes

- A) The *account* is the share account
- B) The *conversion announcement date* means the date on which the Society makes a public announcement of a proposal to transfer its business to a successor.
- C) The *current terms* means terms which are the same as or similar to, the terms set out in paragraphs 2-5, above
- D) You are an *exempt customer* when you open the account if: i) you have held shares in the Society on, and at all times since, 29th February 2000; or ii) you have already entered into an agreement with the Society binding you to the *current terms* and have continued to hold shares in the Society at all times since the *account* for which you were then applying was opened; or iii) you belong, in respect of the *account* to one of the groups of other people who, in the Society's opinion, do not need to be asked to agree to the *current terms*. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
- E) A person *opens* an account either by opening a new account or by having an existing account transferred into his or her name (whether as a sole or joint holder).
- F) The *selected charity* means the Charities Aid Foundation or, if it is at any time no longer a registered charity, any other charity or charities selected by it to receive assignments of *windfall benefits*.
- G) A *shorter period* is applicable if, when the Society *opens your account*, you belong to one of the groups of people who, in the Society's opinion, do not need to be asked to agree the usual 5 year period. A list of these groups, stating the period applicable to them, is available from the Society at any time. The Society may alter the number and composition of the groups and periods applicable to them from time to time, but no alteration will apply retrospectively.
- H) The *successor* is any company or other corporate body to which the Society transfers its business under section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).
- I) A *windfall benefit* is a benefit which a person has the right to receive as a shareholding member of the Society, under the terms of any future transfer of the Society's business to a *successor* (i.e. on conversion or takeover), other than a) the replacement of savings in a share account with the Society with savings in a deposit account with the *successor*, or b) any benefit which the Society has decided may be kept by a person in respect of some or all of his/her accounts. A list setting out the conditions which determine whether, and to what extent, any benefit may be kept is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.
- J) If the Society no longer exists following a merger with another building society, paragraphs 2 to 6 above, will still apply between you and the other society.

Data Protection Declaration

In signing below I confirm I understand that the personal information that I have given on the application form and give during the normal operation of my account will be retained by Bath Building Society on computer and other records. I also understand that my personal information and account details may be:

- Used to open my account; provide the services I request; deal with enquiries I make or authorise to be made and contact me regarding my account;
- Used for market research purposes, developing products and services, statistical business analysis, and creating and maintaining a customer profile;
- Disclosed to appropriate regulatory authorities (including regulators of voluntary codes of practice), auditors, any other body having legal right to the information or anyone I appoint to administer or operate my account;
- Disclosed to third party processors to transmit and collect money, investigate complaints, distribute statements and rate change notices, resolve IT issues, develop and test new software and for auditing purposes;
- Used to check my identity to ensure Bath Building Society meets money laundering regulations;
- Used to make a search with a credit reference agency who will supply Bath Building Society with information, including information from the Electoral Register, for the purpose of verifying my identity and address. The agencies will record details of the search whether or not my application proceeds. The searches will not be seen or used by lenders to assess my ability to obtain credit. Scoring methods may be used to assess my application and to verify my identity. Credit searches and other information that is provided to us and/or the credit reference agencies, about me and those with whom I am linked financially may be used by the Bath Building Society and other companies if I, or other members of my household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as management of my account. Further checks of this type may be carried out throughout the course of my account.
- Used to identify and tell me (by telephone, post or other electronic media) about any products and services that you think might be beneficial to me.
- I understand that you will not share any information about me and my account outside the Society for marketing purposes.
- I understand that if I do not want to receive marketing information from you I can tick this box.
- You have the right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable. Please ask a Customer Advisor for further details.

Cash ISA Declaration

I declare that:

- I am 16 years of age or over;
- All subscriptions made, and to be made, belong to me;
- I have not subscribed and will not subscribe more than £7,200 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 more than £3,600 of the overall £7,200 total to a Cash ISA;
- 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 a resident and ordinarily a resident in the United Kingdom for tax purposes or, if not so resident either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom or married to or in a civil partnership with a person who performs such duties. I will inform the 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.

I authorise Bath Building Society:

- To hold my Cash ISA subscriptions, any interest earned on these subscriptions and any rights or proceeds, in respect of these investments.
- To make on my behalf any claims to relief from tax in respect of ISA investments.

I confirm that I have read and agree to the Cash ISA General Terms and Conditions, and the product specific conditions provided.

I agree to be bound by the Society's Rules (a copy can be provided on request) and the Share and Deposit Account General Terms and Conditions (copy provided).

I also agree to the Charitable Assignment conditions (see above).

I apply to subscribe for a Cash ISA for the tax year 6th April to 5th April and each subsequent year until further notice.

I declare that this application form has been completed by me to the best of my knowledge and belief.

Name		Signature		Date	
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Suitable Product Discussion Form

1) Would you prefer to operate your account through a branch / agency / through the post?

2) Approximately how much money do you have to invest?

3) How much of this do you need to have instant access to?

4) Do you wish to make regular monthly investments?

5) Do you require interest monthly or annually?

6) Have you subscribed to a Mini Cash ISA or Maxi ISA in the current tax year?

7) Applicant specifically requested the following account

The following literature has been given

Schedule of Interest Rates

Prevention of Money Laundering ID Sheet

Relevant Account Terms & Conditions

Share & Deposit Account General Terms & Conditions

Tariff of Charges

Recommendation / Comments

I am signing to declare that I have received a good explanation of the accounts that are suitable for me from the Customer Advisor

Applicant 1		Signature		Date	
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Customer Advisor Name		Customer Advisor Signature		Date	
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ISA06.04.2008