

# Your Bath Building Society Share account

Please note a separate application form is required for a Cash ISA or Deposit Account

Please specify the account you wish to open. Eg Lifestyle instant

Account Title e.g. Mr/Mrs or Personal reps of.

Application for an initial investment of

£

For office use. Account number

## Applicant 1

For office use, Customer number

Title Forenames

Surname

Home telephone number

Preferred Telephone number/s

Date of Birth NI Number

Nationality

Employment status

Occupation

Number of years at current address

Current address (if less than 2 years please also include previous address)

Account correspondence address (if different from current address)

# Applicant 2

For office use, Customer number

Title Forenames

Surname

Home telephone number

Preferred telephone numbers (s)

Date of Birth NI number

Nationality

Employment status

Occupation

Number of years at current address

Current address (if less than 2 years please also include previous address)

Please note correspondence will only go to the address specified in applicant 1 or to the Account correspondence address if different. (ID will be required for all addresses).

## Withdrawal instructions

I/we agree that all or part of the money including the account closure may be withdrawn on: Please specify in the box e.g. 2 out of 3

All signatories  A specified proportion of signatories  Any signatory

## Future notifications

Occasionally, The Bath Building Society Group may introduce new savings accounts, mortgages or services that would be beneficial to you.

Please tick if you would like us to keep you updated.

By post  By telephone  By emails

We will not share any information about you and your account outside The Bath Building Society Group for marketing purposes. If you do not wish to receive marketing information please tick this box.

## Bank details

Sort code

Account number

Name of Bank

Name of account holder

## Interest I/we wish the interest to be paid

Annually or  Monthly (where applicable)

Compounded to account

Paid to above bank account

Transferred to another BIBS account (please state account number in box)

## Payment of withdrawals

Option 1:

Transferred to another BIBS account (please state account number in box)

Option 2:

**Transferred to the above bank account by BACS**  
(Cleared funds in your account in 3 working days)

*(Please note payments transferred to your bank account via option 2 will show in your nominated account quicker (as cleared funds) and we believe this to be a safer way to withdraw funds from your account. We cannot be held liable for any loss of interest on cheques that are lost in the post through no fault of the Society.)*

**Postal and email cheque withdrawals requested will be posted to the correspondence address registered on the account.**

## Email instructions

We are able to communicate with you via email. We can also accept withdrawal requests (on accounts specified in the savings booklet) from the email address(es) specified below. These payments will only be transferred by BACS to your nominated account above. Please note any passbooks held by the customer would be updated next time it is received by BIBS and transactions will be dependant upon the balance held on the account rather than the balance shown in the passbook.

**To take advantage of either / or one of these services please confirm your email address(es) below:**

**Any changes to email addresses will need to be notified in writing with signatures from all parties to the account.**

## Introduced clients only

I authorise you to provide my Financial Advisor with any information required in respect of my accounts with the Society

## Declaration

By signing below, I/we have read and agree to the Assignment of Windfalls to Charity section and the Data Protection Declaration section **that follow this application form**. I/we also accept the terms and conditions for this account and agree to be bound by the Society's Rules (copies provided upon request) and Share and Deposit Account General Terms and Conditions (Copy provided). The Society has not provided you with advice in relation to your choice of account, but information relating to its whole retail range can be found in the Savings Rates and Terms & Conditions booklet, which is available on request, you have made a choice relating to your personal circumstances.

**Applicant 1**

**Applicant 2**

**Signature**

**Signature**

**Print name**

**Print name**

**Date**

**Date**

**For office use only:**

Issued by	Date
Day opened	Branch / Agency
Passbook number	Opened by
Welcome letter sent	Checked by

# The things you need to know....

- All share account customers will have membership rights and will be subject to Society Rules. In joint accounts the first named customer will have the membership rights. All accounts are available in joint names except ISAs. Share Accounts are only available to individuals, not corporate entities.  
This information is current and we have no plans to withdraw any products, but products may be withdrawn without notice and the issue of this booklet does not guarantee acceptance of any application form, which may subsequently be received following the withdrawal of a product. One of our staff would be pleased to help advise you on which product best suits your needs and preferences. We suggest you review our Current Interest Rates, Share and Deposit General Terms and Conditions and our Tariff of Charges before applying to open an account.
- We do not charge for standard account services or the running of your account, but there are some charges for additional services. The application form must be fully completed and signed. We also usually require identification documents like a driving license and passport to open an account although we do try to use electronic identification methods where possible. These accounts can be operated through branches, agencies or by post with no difference in terms or charges. English Law applies and we will communicate with you in plain English.
- AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once a year as every advert for a savings product, which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time.
- Gross rate is the contractual rate of interest payable before the deduction of income tax. Net rate is the rate of interest which would be payable after allowing for the deduction of income tax at the specified rate, currently 20%.
- Some administration fees may apply for non-core services.
- Details of rates for closed issue accounts and deposit accounts can be found on our website at [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) or by calling our helpline on 01225 423 271.
- If we change our interest rates we will advertise the changes in our branches and agencies, on our website, and in the Bath Chronicle and Western Daily Press.
- Bath Investment and Building Society is authorised and regulated by the Financial Services Authority.
- All accounts, except ISAs, are not tax efficient unless a R85 form is completed.
- If a "Stop" is requested on a Cheque drawn on an account, the written permission of the cheque payee is required.
- Requests for Direct payments to Banks should be received before 2pm to be processed the same working day. Payments by BACS take 3 working days. Payments by CHAPS take 24 hours for which a charge will be made, see our tariff of charges. Please be aware that the Society cannot be held responsible for any delay in the receipt of funds in the event of circumstances arising, which are out of our control.
- Section 39.1 of our Share and Deposit Account General Terms and Conditions (effective from 01 February 2008) refers to The Financial Services Compensation Scheme. Please note that the payments under this scheme were increased to a maximum of £50,000 per investor on the 7th October 2008.

# Data Protection Declaration

In signing the application form I understand that the personal information that I have given 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 that 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 Group for marketing purposes.
- I understand that if I do not want to receive marketing information from you I can tick the relevant box on the application form.
- 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 see the Tariffs of charges.

# Agreement to Assign Windfalls to Charity

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, which you are applying to open by completing this form.
- 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 that 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. Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2-6 above, apply to each of you separately.
- K. 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.

# Code of Fairness

## **Fairness is the way we do things:**

1. Treating customers as individuals;
2. Designing new products that will meet the needs of particular types of customer;
3. Ensuring that the products are sold to customers;
4. Giving advice in accordance with customer needs, preferences and circumstances;
5. Providing clear information that is comprehensive and not misleading;
6. Ensuring our terms and conditions do not give us significant advantage over our customers;
7. Ensuring administration fees reflect our costs;
8. Managing expectations and keeping our promises;
9. Honest, competent staff taking personal responsibility for providing customers with the service they would like to receive;
10. Ensuring staff targets, objectives and incentives are designed to encourage behaviour that is in our customers interest;
11. Maintaining professional relationships with other firms that do not compromise customer interests;
12. Engaging with customers and acting on feedback.

Where we don't achieve these high standards we will take complaints seriously and handle them consistently, in a timely manner after objective consideration of the facts.

# Identification requirements

## Identification for Individuals

In all cases our preferred way of identifying you is through an Equifax search.

In some cases this will not provide us with the clarification we will require and therefore we will need to view documentary evidence to establish (A) your true full name and (B) your current permanent address including postcode, before we can open an investment account. Please provide one piece of identification from list (A) and one from list (B).

We will require either the original document or a certified copy of the document. We will accept copies certified by a UK Solicitor, FSA Authorised Financial Intermediary (registration number must be quoted), Chartered or Certified Accountant, Doctor, Police Inspector or senior officer, ministers of religion, teachers, hostel managers, nursing home managers and social workers.

The copy must be certified 'originals seen', dated and signed, giving the contact details of the person certifying the copies. If the document contains a photograph, it must be certified as providing a good likeness of the subject. We do not encourage you to send original documents in the post.

### List A – Verification of Identity

- Full UK/EU passport
- UK driving licence (old style)
- Photocard driving licence
- Disabled persons card with photo and reference, not more than 10 years old
- Shotgun Licence/Firearms certificate
- Latest Tax Notice of Coding or document with NI Number (no more than 1 year old)

### List B – Verification of Address (all items must show current address)

- Latest Bank Statement or Mortgage Statement
- Latest Council tax bill
- Driving licence if not used as evidence from list A
- Latest Tax Notice of Coding or document with NI Number (no more than 1 year old) if not used in list A
- Solicitors letter confirming house move (No more than 2 months old)
- Utility bill (no more than 3 months old)

### Young Persons – List A – Verification of Identity

- Original Birth Certificate – but only for applicants under 18
- National Insurance Card - but only for applicants under 20
- A grant letter from an LEA - students only
- Medical Card - but only for applicants under 18
- A Citizen Card – but only for applicants under 18

### Young Persons – List B – Verification of Address (all items must show current address)

- Parent/Guardian address document can be used if they live at the same address-under 18 only
- Confirmation from the applicant's college or university.
- A grant letter from an LEA – students only, if not used in list A
- Medical Card - but only for applicants under 18, if not used in List A
- A Citizen Card – but only for applicants under 18, if not used in List A