Bath Building Society

Junior Cash ISA Application

Please read the Terms and Conditions that apply to your chosen account type, then complete ALL sections in BLOCK CAPITALS.

Section 1: Account Details

I wish to invest: £_____ **Please make the cheque payable to the child (the account holder). The maximum allowance is £3,840 in the tax year 2014/2015.**

Do you have a Junior Cash ISA with another financial provider? ☐ Yes ☐ No

If yes the Junior Cash ISA must be transferred. Please complete the Junior Cash ISA "Transfer In" Request Form.

Do you have a Child Trust Fund? ☐ Yes ☐ No

If yes please refer to the Junior Cash ISA Terms and Conditions.

Section 2: Child's Details – Account Holder

Are you an existing customer? ☐ Yes ☐ No

Please state account number if known:_____

Title	Forename (s)
Surname	Daytime Telephone Number
Evening Telephone Number	Mobile Telephone Number
Email Address	
Preferred Contact Method	
Nationality	N.I. Number
Date of Birth	**For identification purposes we will require the original copy of the full Birth Certificate showing the parents name(s) or proof of guardianship.**

Address

Post Code

Tax Residency- I am resident for tax purposes only in the UK and am a citizen only of the UK.

☐ Yes ☐ No

If you have answered 'no', please complete a separate tax residency form.

Section 3: Applicant 2 (Parent/Guardian) Details - Signatory

Applicant 2 is a person aged 16 or over with parental responsibility (a legal term meaning someone with right and duties of a parent for the child.

Are you an existing customer? ☐ Yes ☐ No
Please state account number if known:_____

Title	Forename (s)
Surname	Daytime Telephone Number
Evening Telephone Number	Mobile Telephone Number
Email Address	
Preferred Contact Method	
Nationality	N.I. Number
Date of Birth	Marital Status
Employment Status	Occupation

Address

Post Code

Number of years at current address:
(If less than 2 years please include previous address here)

Post Code

Tax Residency- I am resident for tax purposes only in the UK and am a citizen only of the UK.
☐ Yes ☐ No
If you have answered 'no', please complete a separate tax residency form.

Section 4: General Junior ISA Points

- JISAs are long term tax free savings for children, to be opened, operated and managed by a Parent or Legal Guardian who will be known as the registered contact. The account will be held in the child's name
- Anyone can contribute to the JISA until the child reaches the age of 18, when the operation of the fund will be taken over by the child
- A child cannot have a JISA if they already have a Child Trust Fund account. JISA accounts are available for:
  a) Children born on or after 3rd January 2011
  b) Any child under the age of 18 born before 1st September 2002
  c) Children born between the above dates who did not qualify for the Child Trust Fund
- The annual JISA allowance for 2014/2015 will be £3,840 and will rise each year in line with inflation
- The JISA will have the same tax benefits as the adult ISA, which means that no capital gains tax liability and no further tax on income from the JISA. Tax rules may be liable to change over time and the benefits to your child depend on their individual circumstances
- Only one JISA can be held by a customer at any time, and all funds must be held with one provider only. Funds cannot be transferred between JISA providers
- Customers between the ages of 16 and 18 can contribute to either their ISA or General ISA only, in any financial year.

Section 5: Junior Cash ISA Declaration

I declare that

I am 16 years of age or over;

I am the child or I have parental responsibility for the child;

I/the child does NOT have a Child Trust Fund account;

I will be the registered contact for the Junior Cash ISA;

The child is resident and ordinarily resident in the United Kingdom, or is a UK Crown servant, a dependent of a UK Crown servant or is married to/in civil partnership with a UK Crown servant;

I understand that the child will be the beneficial owner of the investments in the Junior Cash ISA;

I have not subscribed and will not subscribe to another Junior Cash ISA of this type for this child.

I authorise Bath Building Society

To hold this child's cash subscriptions, ISA investments, interest, and any other rights or proceeds in respect of those investments and any other cash;

To make on the child's behalf any claims to relief from tax in respect of ISA investments;

On my written request to transfer the ISA investments, interest, and any other rights or proceeds in respect of such investments or any other cash.

I confirm that I have read and agree to the Junior 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 (details available from the website).

I also agree to the Charitable Assignment conditions.

I apply to subscribe for a Junior Cash ISA for the tax year 20 / and each subsequent year until further notice.

I agree that:

A search may be made 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 transfer request and to verify and update my identity records. 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. 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.

The Society has not provided me with advice in relation to my choice of account but has provided information relating to its whole retail range. I have made a choice relating to my personal circumstances.

I also understand that my personal information may be:

Used to tell me 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 if I do not wish to receive this information about the Group's products and services by letter, telephone or email, or any combination of these, I can opt out at any time by telephoning 01225 423271, by emailing investments@bibs.co.uk or by writing to Bath Building Society, Marketing Opt Out, Investment Team, 15 Queen Square, Bath, BA1 2HN.

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.

Telephone calls may be recorded to help the Society maintain high standards of service.

I declare that the information given is correct to the best of my knowledge and belief.

Signed: **Date:**

Please return completed form to
Bath Building Society, Head Office, Customer Support, 15 Queen Square, Bath, BA1 2HN

Office Use Only

Account Number		Application Received	
Date Opened		Office	
Welcome Letter Sent		Opened By	
Linked To		Checked	