



# Savings Accounts

2016



Bath Building Society

We're different because you are



With perfectly balanced savings and mortgage books, no exposure to complex financial dealings and sub prime lending, Bath Building Society offers an excellent home for your money in the current climate.

We see all our customers as individuals rather than numbers.

We always endeavour to provide our Members with attractive savings rates and we regularly appear in the best buy tables.

So, it's little surprise that the Society is attracting new savers and growing steadily at this time. I hope that you'll be tempted to invest in a thriving local Society with its feet firmly on the ground and its heart in the community.

As a local Building Society offering mortgages, savings and investments we are passionate about giving our Members and customers something special, something they find difficult to get elsewhere.

Many of us have worked in larger companies and understand from personal experience the difficulties that big companies have in really giving customers the kind of service they want.

Because we are small, we don't do things like the large financial institutions:

- We don't have call centres
- You have access to the decision makers
- We can offer much more flexibility in the way that we meet individual customers' needs
- We still offer personal service in a world that is becoming more impersonal. That's why "We're different because you are".

Bath Building Society can trace its origins back to 1904. Originally a Friendly Society which used Members' investments to buy property to rent, it became a Building Society in the 1950s, lending money for people in the city to buy their own homes.

We have two branches in Bath and a list of our Agencies can be found on the back inside cover of this brochure.

**Dick Jenkins**, Chief Executive.



## Your Choice of Accounts

Whether you are saving for the long or short term, for your retirement, or for your children, we can help.

At Bath Building Society, you will find the right type of savings account for your needs – whether you are saving for your first home, planning the perfect wedding, putting something away for Uni fees, or simply saving for that “once in a lifetime” experience.

Whatever you want, and however you want it, we have the solutions.

To help you decide the type of account that fits the bill for you, take a look below. Accounts do change from time to time, and can be withdrawn at any time without notice, whilst some accounts have limited availability. However if you do not see one that suits your needs below, come in to your local Branch or Agency for a chat, or visit our website for the full Terms & Conditions of each account that is available at: [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

### Branch and Agency Accounts:

**Lifestyle Range** – this is a great range of accounts for saving for day to day expenses and for those bills that come out of the blue. The Lifestyle Instant gives you instant access to your cash through our Branches and Agencies. Interest is tiered, so the more you save, the more we pay you in interest. The Lifestyle 30 and Lifestyle 60 accounts offer a higher, non-tiered rate if you are able to give notice of your intention to withdraw

From time to time we may add further products to our range – ask at your local Branch or Agency, or look online at: [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) for details.

### Postal Accounts:

**Direct Saver** – is available to operate through the post, and is linked to your current account in order to give you the freedom to move your money around. You can transfer money directly from your current account to your Direct Saver in order to earn interest, and then transfer funds back to your current account when you need to get your hands on your cash again. You are in total control, and because funds can only be transferred between your Direct Saver and your current account, your money remains totally secure.

From time to time we may add further products to the Direct Range – look online at: [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) for details.

### Tax Free Accounts:

**Cash ISA** – the account that means that your savings are kept away from the taxman, but they are accessible to you if and when you need them. Your money is accessible – just go into one of our Branches or Agencies, or alternatively by post to our Head Office. You will enjoy variable rates of interest but with the flexibility to be able to top up your savings whenever you want to, subject to the maximum limit in each tax year (you must read “General ISA Points” on the application form along with the account Terms & Conditions).

**Junior Cash ISA** – a junior version of the Cash ISA (you must read “General Junior ISA [JISA] Points” on the application form along with the account Terms & Conditions).

### **Fixed Rate Bonds:**

If you are happy to lock your money away for a fixed period we do, from time to time, offer a range of savings accounts with a fixed rate of interest until your account matures. Ask in our Branches or Agencies, or alternatively, check our website at: [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

### **Children's Accounts:**

Ideal for encouraging children up to the age of 16 to get into the savings habit, and to teach children the value of money. A variable rate of interest will help your child's savings to grow.

### **Online Accounts:**

Check our website [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) for the availability of our e-Saver accounts. The e-Saver is linked to your current account in order to give you the freedom to move your money around. You can transfer money directly from your current account to your e-Saver in order to earn interest, and then transfer funds back to your current account when you need to get your hands on your cash again. You are in total control through the use of your unique User ID, Password and Memorable Information, and because funds can only be transferred between your e-Saver and your current account, your money remains totally secure.

If you have other accounts with Bath Building Society, you can also register to view these online using your secure log-in details at [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

### **Business & Professional Accounts:**

Bath Building Society specialises in the provision of accounts for small businesses, sole traders, partnerships, limited companies and registered charities, as well as for professional firms and Trusts. The Society has been recognised within the industry as having an innovative approach and has been nominated for and won several awards at the Moneyfacts Business Awards.

### **Business Direct Accounts:**

An award-winning account aimed at all types of business client, including sole traders, partnerships, Limited Companies and registered charities.

We have at least two accounts in the range, an easy access account and a 30 days' notice account, and from time to time we may add further products to the range.

### **Fixed Term:**

This facility is available for all types of business, charities and pension funds who have funds to invest (minimum investment levels will apply) for fixed periods of between one and 12 months. Rates are agreed on an individual deal basis. Please contact the Investment Team on 01225 423271 for more details.

### **Bath Online Client Account:**

Aimed at the professional market, and at those firms who hold funds on behalf of their clients, this account offers the convenience of being able to manage client funds online. Please contact the Investment Team on 01225 423271 for more details.

### **Trust Account:**

Dedicated account specifically for Trusts that need to place funds on deposit. The account is available for most types of UK based trusts.

### **Introducer Account:**

This variable rated, easy access account is available to the clients of the Society's recognised Investment Introducers.

We do from time to time offer other specialist products. Please note that due to prevailing market conditions, some of these products may be unavailable at certain times.

Check our website for details of all our Current Business and Professional account range – [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

## Bath Online

Registration is easy, just follow the step by step guide below

### Step 1

Go to the Bath Building Society homepage [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) and click on **Bath Online** which appears in the top navigation bar.

### Step 2

Once you are on the Welcome page, click on 'click here to register' to register to view your Bath Building Society savings accounts online.

### Step 3

You will be taken to a list of important documents. Please download, print and read these documents before continuing the registration process. You'll need to tick the box on this page to continue.

These documents are:

- Bath Online Terms and Conditions
- Bath Online Client Account Rates and Terms
- Share and Deposit General Terms and Conditions
- Bath Online Client Account Full Terms and Conditions
- Tariff of Changes for Savers
- Data Protection Notice, and
- Payment transaction and services on retail savings accounts.

### Step 4

Complete and confirm your personal details including the account number for the account you would like to view online, your Login, Password and Memorable Information.

### You're finished

Your application will now be processed and details of how to access your account will be sent to you by post in the following few days.

We are here to help with any questions that you may have on **0333 240 0008**.

## Things You Need To Know

- All accounts are available in joint names except ISAs and children's accounts.
- Share accounts are only available to individuals and not corporate entities.
- We do not charge for standard account services or the running of your account.
- The application form must be fully completed, signed and submitted to us with any relevant documentation and opening deposit. We reserve the right to return any application forms and associated documents if the form does not meet our requirements. If a product is subsequently withdrawn, the Society is not obliged to honour the original application.
- AER stands for Annual Equivalent Rate. It illustrates what the interest rate would be if interest was paid and compounded once a year. Every advertisement for a savings product which quotes an interest rate will contain an AER, to which 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%.
- If we change our interest rates we will advertise the changes in our Branches, Agencies and on our Website.
- The tax treatment or rate of interest payable depends on the individual circumstances of each customer and may be subject to change in the future.
- If you open a new account and then change your mind, as long as you tell us (by writing to us at our Head Office) within 14 days after the contract is entered into, then you can have your money back or switch account without giving notice, losing any interest or paying any other charges. This does not apply to Fixed Rate accounts.
- All accounts, except ISAs, are not tax efficient unless the appropriate Inland Revenue form is completed.
- If a cheque drawn from an account with the Society needs to be stopped, the Society will require this request to be confirmed in writing. A charge will also be made for stopping the cheque. See the Tariff of Charges.
- The Society processes bank payments using the faster payments system (next day faster payments and same day faster payments). There is no charge for next day faster payments. However, the maximum transaction is limited to £100,000. For details of same day faster payments and charges, please see Tariff of Charges on page 13. Payments by telegraphic transfer (CHAPS) can also be arranged. CHAPS payments will be cleared funds in your bank account within 24 hours. A charge will be made for CHAPS payments. 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 beyond our control.
- Requests for faster payments to banks must be received before 3.30pm to be processed the same working day. Requests received after 3.30pm will be processed by the Society on the next full business day.
- The Society has a complaints handling procedure. Any complaint which we cannot settle after the procedure has been followed, may be referred to the Financial Ombudsman Service. Further information on our internal complaints procedure is contained within the 'We're here to listen' leaflet available from our Head Office, Branches, Agencies and website.
- We are covered by The Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a Building Society is unable to meet its financial obligations. Most depositors; including most individuals and small businesses, are covered by the scheme. The deposit compensation limit is £85,000 per person per authorised firm. Please refer to the FSCS Information Sheet for more information.
- Any changes to your account should be notified in writing with the signatures of all parties, where required. The Society cannot accept email instructions to change important customer information. Please ask one of the Society's staff if you need to change any details on your account.



# 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 e.g Lifestyle instant

For office use. Account number

## Applicant 1

Title ..... Forename(s) .....

Surname .....

Daytime Tel. .... Evening Tel. ....

Mobile Tel. ....

Email address .....

Preferred contact method (Please tick)  Daytime Tel.  Evening Tel.  Mobile Tel.  Email  Write

Date of Birth ..... NI number .....

Nationality ..... Marital Status .....

Employment status .....

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

Yes  No

Current address .....

.....

.....

.....

.....

.....

Number of years at current address  (if less than two years please also include previous address)

Account correspondence address (if different from current address)

.....

.....

.....

## Applicant 2

Title Forename(s)

Surname

Daytime Tel. Evening Tel.

Mobile Tel.

Email address

Date of Birth NI number

Nationality Marital Status

Employment status

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

Yes  No *If no, please complete a separate tax residency form.*

Number of years at current address  *(if less than two years please also include previous address)*

Current 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).

### The use of your Account

**Average value of monthly transactions** (Tick as appropriate)

Less than £1000  £1000 - £5,000  more than £5,000

**Frequency of transactions** (Tick as appropriate)

Fewer than 25 a month  25-50 a month  more than 50

### Withdrawal Instructions and Account Changes

I/we agree that all or part of the money including the account closure and any account amendments may be completed on receipt of (please specify)

Any signatory  All signatories  A specified proportion of signatories *(eg 2 of 3)*

## 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 Bath Building Society account**

(please state account number in box)

## Email instructions

Please only complete this section if you wish to operate your account by email.

### Declaration:

I understand the additional fraud risks of operating my account by email. I authorise Bath Building Society only to accept email instructions from the address below, and only for withdrawal to my nominated bank account. Transactions are based on the balance held on the account, not on the balance shown in the passbook.

The Society uses standard email only and you should therefore take care when requesting or providing personal information. Use of email to provide personal data is done so at your own risk and the Society cannot be held responsible for third party interception.

I understand that email instructions must be sent to [investments@bibs.co.uk](mailto:investments@bibs.co.uk) and must be received by midday to ensure they are actioned on the day received. I will not hold Bath Building Society liable for any loss incurred provided they operate in accordance with these instructions.

**Email address for instructions:**

Introduced clients only

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

If you agree, please complete your Financial Adviser's details:

## Declaration

By signing below, I/we have read and agree to the Assign Windfalls to Charity section and the Data Protection Declaration section of the Savings Rates & Terms and Conditions leaflet that this application form came from. 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 me/us with advice in relation to my/our choice of account but has provided information relating to its whole retail range, I/we have made a choice relating to my/our personal circumstances.

If you are a new Bath Building Society Group customer and do not wish to receive information about the Group's products and services by letter, telephone or email, or any combination of these, you can opt out at any time by telephoning 01225 423271, by emailing us at [investments@bibbs.co.uk](mailto:investments@bibbs.co.uk) or writing to us at Bath Building Society, Customer Services Department, 15 Queen Square, Bath BA1 2HN.

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

I/We acknowledge that I/We have read the FSCS Information Sheet and Exclusions Sheet.

**Applicant 1**

**Applicant 2**

**Signature**

**Signature**

**Print name**

**Print name**

**Date**

**Date**

### For office use only:

Day opened		Branch / Agency
Staff Account	Yes / No	Opened by
Welcome letter sent		Checked by

## 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.
- You will not share any information about me and/or my account outside the Society Group for marketing purposes.
- I have the right to receive a copy of the information you hold about me if I apply to you in writing. A fee will be payable (please see Tariff of Charges on page 13).

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 anyone with whom I am linked financially may be used by 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.

## Agreement to Assign Windfalls to Charity

1. Paragraphs 2-6 below will apply to me unless I am an exempt customer at the time when the 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 five years (or, if applicable, the shorter period).
3. I authorise the Society and the successor to pass any windfall benefits directly 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. By completing the application form you are applying for a share account with the Society.
- 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. You are an exempt customer when you open the account if:
  - a) you have had share accounts with the Society on, and at all times since, 29 February 2000; or
  - b) 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
  - c) 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.
- D. 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).
- E. 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.
- F. 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 five 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.
- G. 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.
- H. 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.
- I. A list setting out the conditions that 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 on the Agreement to Assign Windfalls to Charity section, apply to each of you separately.
- K. If the Society no longer exists following a merger with another Building Society, paragraphs 2 to 6 on page 10 will still apply between you and the other Society.
- L. These conditions are governed by the Laws of England and Wales.
- M. All communications between you and us will be in English unless we specifically agree otherwise.

## Identification Requirements for Individuals

In all cases our preferred way of identifying you, if you are over 18, is through an Equifax Search, using their online EID Verifier system.

In a very small percentage of cases, this will not provide us with sufficient evidence to satisfy the various requirements we have to identify you. In these cases, and if you are under 18, we will ask you to provide a minimum of two forms of identification from the lists below. One from the Identity list and one from the Address list (there may be occasions when we ask for more than two forms but we will let you know when more are required).

Please note, if you are applying for an E-saver account and we are unable to identify you through the Equifax search, we will not be able to open the account.

The Society's policy is to apply the Equifax search to any new accounts opened within a 365 day period of the original search. If you open a second account with us after 365 days you must have a new Equifax search completed.

If you need to produce identification to open your account we will require you to produce either the original document or a certified copy of the document. Documents can be certified by a UK Solicitor or Chartered or Certified Accountant, Doctor, Police Officer or Teacher. 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 you. The Society will undertake checks to verify the person certifying the document for you.

We do not encourage you to send original documents in the post. Please note it is not our company policy to return original documents via special delivery services.

### Verification of Identity

- Photocard driving licence - photograph valid for ten years from date of issue
- Full UK/EU passport
- Disabled persons card with photo and reference – no more than three years old
- Shotgun Licence/Firearms certificate
- Latest Tax Notice of Coding – no more than one year old
- Original Birth Certificate – applicants under 18 only
- National Insurance Card – applicants under 20 only
- A grant letter from an LEA – students only
- Pension letter
- Pension card
- Bus pass (containing photo issued by council).

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

- Latest Bank Statement
- Mortgage Statement
- Latest Council tax bill
- Driving Licence – if not used as verification of identity
- Latest Tax Notice of Coding – no more than one year old – if not used as verification of identity
- Solicitors letter confirming house move – no more than two months old
- Utility bill – no more than three months old
- Parent/Guardian address document (if they live at the same address)  
– applicants under 18 only
- A grant letter from an LEA – students only – if not used as verification of identity
- P60
- Letter from care home
- Medical card.



## Tariff of Charges (effective 1st January 2012)

Bath Building Society is giving you this information so that you will understand the charges that might be made while you are a customer of the Society. These charges may change from time to time, but we will give you at least 30 days notice of any increase in fees.

Investment Fees	£
<p><b>Returned Cheque</b> If you pay a cheque into your Society account and there are insufficient funds in the account it is drawn on, our bank will return it unpaid and charge us a fee. We will debit your account with this fee.</p>	10.00
<p><b>Stopped Cheques</b> If you need to stop a cheque, which is withdrawn from your Society account, we will debit your account with this fee.</p>	12.00
<p><b>Request for Copy of Cheque</b> Our bank stores all cheques deposited into your account. If you need a copy of a cheque we can ask them to provide a copy. They will need specific information and this will take some time. We will debit your account with this fee.</p>	10.00
<p><b>Replacement Passbook</b> These are expensive documents and if you lose your passbook, we will debit this fee from your account.</p>	10.00
<p><b>Reply to Audit Letter</b> Where an auditor, accountant or solicitor requests specific information about your investment account, we reserve the right to charge up to this figure, depending on the amount of work involved. We will let you know the amount prior to carrying out the work. We will debit this fee from your account.</p>	30.00
General Fees	£
<p><b>Telegraphic Transfer (CHAPS)</b> Telegraphic transfers in connection with either your mortgage or your investment account can be arranged, if you provide the necessary information on the morning of the transfer, this fee will be charged and debited from your account.</p>	25.00
<p><b>Same Day Faster Payments</b> A fee will be charged for all same day faster payments requests from your mortgage or savings account. This fee will be charged and debited from your account.</p>	5.00
<p><b>Photocopying (maximum charge)</b> We will usually charge 25 pence per A4 sheet, but reserve the right to charge up to this amount for complex packs of information. This fee can be paid in cash or debited from your account.</p>	25.00
<p><b>Copy Statement</b> We can usually reproduce a statement of account, which will be charged at this rate per account, per year. We will debit this fee from your account.</p>	15.00
<p><b>Data Protection Access Request</b> You have the right to access your personal data held by the Society. We will usually charge a fee for this service. The fee will be debited from your account or requested by cheque.</p>	10.00
<p>If the Society makes a charge for any service outside of this tariff, you will be advised on request, or at the time the service is offered to you. This tariff does not include charges relating to taking out a new mortgage. You will be informed of any costs in connection with a new mortgage in the Key Facts Illustration before any charges are made.</p>	



Head Office: 15 Queen Square, Bath, BA1 2HN Email: bsoc@bibs.co.uk Tel: 01225 423271 Fax: 01225 446914

## Standing Order Mandate

To  
(Insert your Bank Name)

Postal Address  
(Insert your Bank Address)

## Please Pay

Bank National Westminster Bank PLC

Branch Title Milsom Street, Bath

Sort Code 62-30-45

Beneficiary's Name Bath Investment & Building Society

Account Number 00000000

Building Society A/C/Roll No. | | | | | | | | |

Amount

Amount in words

Date of First Payment

Thereafter, every e.g. Month/Quarter etc until further notice in writing

Account Name to be debited

Account Number | | | | | | | | |

Signed

Dated

Banks may decline to accept instructions to change standing orders to certain types of account other than current accounts.

Note: Banks will not undertake to:

- a) Make any reference to Value Added Tax or pay a stated sum plus V.A.T or other indeterminate element
- b) Advise remitter's address to beneficiary
- c) Advise beneficiary of inability to pay
- d) Request beneficiary's banker to advise beneficiary of receipt
- e) Accept instructions to pay as soon after the specified date as there are funds to meet the payment, if funds are not available on the specified date.



We're different  
because you are

**Head Office:**  
15 Queen Square,  
Bath BA1 2HN.

**Telephone:**  
01225 423271

**Email:**  
[support@bibs.co.uk](mailto:support@bibs.co.uk)

**Web:**  
[www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

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

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration Number 206026.



We're different because you are