

# Your Bath Building Society Share Account

Please note a separate application form is needed for a Cash ISA

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  Mobile Tel.  Email  Letter

Date of Birth \_\_\_\_\_ NI Number \_\_\_\_\_

Nationality \_\_\_\_\_ Marital Status \_\_\_\_\_

Employment Status \_\_\_\_\_

Tax Residency – Are you a Citizen and Tax Resident of the UK only

Yes  No

If no, please complete our self-certification form

Occupation \_\_\_\_\_

Current address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Number of years at current address  (if less than 2 years, please also include previous address)

\_\_\_\_\_

\_\_\_\_\_

Account correspondence address if (if different from current address)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Applicant 2

Title \_\_\_\_\_ Forename(s) \_\_\_\_\_

Surname \_\_\_\_\_

Daytime Tel. \_\_\_\_\_ Evening Tel. \_\_\_\_\_

Mobile Tel. \_\_\_\_\_

Email address \_\_\_\_\_

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

Date of Birth \_\_\_\_\_ NI Number \_\_\_\_\_

Nationality \_\_\_\_\_ Marital Status \_\_\_\_\_

Employment Status \_\_\_\_\_

Tax Residency – Are you a Citizen and Tax Resident of the UK only

Yes  No

If no, please complete our self-certification form

Occupation \_\_\_\_\_

Current Address \_\_\_\_\_

Number of years at 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 current addresses.

## The use of your account

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

Less than £1,000  £1,000 - £5,000  more than £5,000

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

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

## 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 (e.g. 2 or 3)

## Bank account 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)

## Authority to accept 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 Investment & 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 Investment & Building Society liable for any loss incurred provided they operate in accordance with these instructions.

Email address for instructions:

<b>Introduced Clients Only</b>	I authorise you to provide my Financial Advisor with any information required in respect of my accounts with the Society
If you agree, please complete your Financial Advisor'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 (details included below).

I/ we confirm that I/we have read, understood and accept the terms and conditions for this account and agree to be bound by the Societies Rules and Share and Deposit Account General Terms and Conditions (copies provided or can be provided on request).

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.

As a Bath Building Society Group customer if you 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@bibs.co.uk](mailto:investments@bibs.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 Exclusion sheet.

### **Applicant 1**

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_

### **Applicant 2**

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_

### **For office use only:**

Day opened	Branch/ Agency
Staff Account Yes/ No	Opened by
Welcome letter Sent	Checked by                      Date:

## **The things you need to know**

- Share account customers will have membership rights and will be subject to Society rules. In joint accounts, the first named customer only will have the membership rights.
- 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.
- If we change our interest rates we will advertise the changes in our Branches, Agencies and on our Website. Where the change is a reduction in the interest rate we will give you written notification of the change not less than 30 days before it comes into effect.
- 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.
- 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. Our Tariff of Charges is available through our Head Office, Branches, our Agencies, and our website: [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk).
- Since 1st January 2012, the Society has been processing 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. 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. Our Tariff of Charges is available through our Head Office, Branches, our Agencies, and our website: [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk) 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 on demand from our Head Office, Branches or Agencies.
- You 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 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 and Exclusion List for more details.
- 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.

## Notes

- A. By completing this 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: i) you have had share accounts with 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.
- 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 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.
- 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. 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.
- I. 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.
- 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.
- K. These conditions are governed by the Laws of England and Wales.
- L. All communications between you and us will be in English unless we specifically agree otherwise.

## **Identification for Individuals**

In all cases, our preferred way of identifying you, if you are over 18, is through an Equifax search. In some cases, this will not provide us with evidence to satisfy the various requirements we have to identify you. Likewise, if you are under 18, we are unable to carry out such a search on you.

We therefore will require you to provide us with one form of identification from the lists below to verify your name and one to confirm your full address, including your postcode.

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 various other professions. Please ask for further information. 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. We do not encourage you to send original documents in the post.

### **Verification of Identity**

- Photocard Driving Licence
- Full UK/EU Passport
- UK Driving Licence (old style)
- Disabled Persons Card with photo and reference – not more than 10 years old
- Shotgun Licence/Firearms Certificate
- Latest Tax Notice of Coding – no more than 1 year old
- Original Birth Certificate – applicants under 18 only
- National Insurance Card – applicants under 20 only
- A grant letter from an LEA – students only

### **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 1 year old – if not used as verification of identity
- Solicitor's letter confirming house move – no more than 2 months old
- Utility bill – no more than 3 months old
- Parent/Guardian address document (if they live at the same address) – applicants under 18 only
- Confirmation from the applicant's college or university
- A grant letter from an LEA – students only – if not used as verification of identity



## 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 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](mailto:investments@bibs.co.uk) or writing to Bath Building Society, Customer Services Department, 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 see the Tariff of Charges.

## **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 5 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.