



# Junior Cash ISA Application Form

# Junior Cash ISA Application Form

Please complete ALL sections in BLOCK CAPITALS.

## Section 1 – Account Details

I wish to deposit

£

Minimum £1.00

You can make an initial deposit from an existing Bath Building Society account, by electronic transfer once you have received the new account details, by cheque made payable to the account holder or by cash. The maximum allowance is £9,000.00 in the tax year 2021/2022.

Do you have a Junior Cash ISA or Child Trust Fund with another financial provider?

Yes

No

If yes, the Junior Cash ISA or Child Trust Fund must be transferred. Please complete this form in full including Section 3.

## Section 2 – Child's Details – Account Holder

Are you an existing customer?

Yes

No

Please state the account number if known

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Title

Forename(s)

Surname

Telephone including STD code

Mobile\* (UK only)

Email

National Insurance Number (if over 16 years old)

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Date of Birth

D	D	M	M	Y	Y	Y	Y
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For identification purposes we will require the original copy of the full Birth Certificate showing the parents name(s) or proof of guardianship.

Residential Address

Postcode

\* This is required if we need to contact you for security reasons.

## Applicant 2 (Parent/Guardian) Details – Signatory

Applicant 2 must be 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 the account number if known

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Title

Forename(s)

Surname

Telephone including STD code

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Mobile\* (UK only)

Email

National Insurance Number

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Date of Birth

D	D	M	M	Y	Y	Y	Y
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Residential Address

Postcode

Number of years at current address

If less than two years please include previous address here

Postcode

## Section 3 – Existing JISA or Child Trust Fund Details

(only to be completed if you want money moved from an existing JISA or Child Trust Fund).

Name of Existing Provider

Address of Existing Provider

Postcode

Existing Cash ISA or Child Trust Fund Account Number

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Amount to transfer, please state if the whole balance is to be transferred

£

\* This is required if we need to contact you for security reasons.

## Section 4 – Junior ISA Points to Remember

- 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.
- Available to children born on or after 3rd January 2011, or any child born before this date who does not have a Child Trust Fund.
- The JISA will have the same tax benefits as the adult ISA, which means that there will be no capital gains tax liability and no tax on the interest of the account. 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 can be transferred between JISA providers.
- Customers between the ages of 16 and 18 can contribute to either their JISA or adult ISA only, in any tax year.

## Section 5 – Privacy – Your Personal Information

The information below applies to all applicants and if you are opening the account for a child, to that child also. If you are opening the account for a child, we would recommend that you let them know that you are giving us their information.

We need to collect information about you in order to open and administer the savings account. The legal basis on which we process your data will be either that the processing is necessary for us to perform the contract or for taking steps prior to entering into it; necessary to comply with our legal obligations; in our legitimate business interest in relation to such purposes or with your consent.

The information we collect is used to verify your identity, administer the account, provide you with our services and to communicate with you about other products or services of ours that we think may be of interest to you.

When using your information we may also share information with anyone you appoint to administer or operate your account; regulatory and government bodies; auditors; any individuals/organisations that we use to provide services to us; and any other person or organisation if the law, public duty or our legitimate interests require us to do so.

We may send your details to credit reference agencies and/or fraud prevention agencies who will supply us with information for the purpose of verifying your identity, including information from the Electoral Register. We reserve the right to carry out further checks of your identity and address should we need to in order to comply with our legal and regulatory obligations. The credit reference agencies will record details of the search whether or not the application proceeds. The searches will not be seen or used by lenders to assess your ability to obtain credit. Credit searches and other information which is provided to us and/or the credit reference agencies or fraud prevention agencies about you and those with whom you are linked financially may be used by Bath Building Society and other companies if you, or other members of your household, apply for other facilities, including insurance applications and claims. This information may also be used for debt tracing and the prevention and detection of fraud or money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.

In making this application you acknowledge that you have received and read the summary of our Privacy Notice. Our full Privacy Notices are available from branches, agencies and Head Office on request, and on our website at [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

## Section 6 – Agreement to Assign Windfalls to Charity

1. I agree with the Society that, if the right to any windfall benefits are granted to me after the account is opened, I will assign those windfall benefits to the Charities Aid Foundation unless the period between account opening and conversion announcement is more than five years. I understand after five years I would receive any windfall benefits.
2. I authorise the Society and the successor to pass any windfall benefits directly to the Charities Aid Foundation without notice to me.
3. I understand that:
  - i) The Society has promised to transfer to the Charities Aid Foundation the benefit of the agreement;
  - ii) Neither the Society or the Charities Aid Foundation will release me from this agreement;
4. I authorise the Society to give the Charities Aid Foundation any information about me and the account I have with the Society (if they reasonably need it).

## Section 7 – 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 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.
- 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 apply to subscribe for a Junior Cash ISA for the tax year 2021/22 and each subsequent year until further notice.

By signing the declaration, I confirm that I have read and agree to the Assign Windfalls to Charity section.

I confirm that I have read, understood and accept the Terms and Conditions for this account and agree to be bound by the Society's Rules (a copy can be provided on request).

The Society has not provided me with advice in relation to my choice of account.

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

I confirm I have read the relevant Key Product Information for the account.

I confirm that I have read the section headed 'Privacy – Your Personal Information' and the Privacy Notice referred to which can be found on your website [www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

**Section 7 – Junior Cash ISA Declaration (continued)**

I consent to Bath Building Society accessing, processing and storing any personal information I provide for the purposes of providing me with payment services, such as faster payments, standing orders etc.

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

**By signing this form, you are confirming that you are not a resident or tax resident in any other country other than the UK and that you have received and read the enclosed FSCS Information and Exclusions list.**

Signed

Signature



Date

D	D	M	M	Y	Y	Y	Y
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Protected

Please return your completed form to:

Bath Building Society, Customer Service Department,  
15 Queen Square, Bath BA1 2HN or you can take it to  
one of our Branches, or email it to [savings@bibs.co.uk](mailto:savings@bibs.co.uk)

**Office use only**

Account Number

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Application Received

D	D	M	M	Y	Y	Y	Y
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Date Opened

D	D	M	M	Y	Y	Y	Y
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Office

Welcome Letter Sent

Opened By

Linked To

Checked By

We're different  
because you are

**Head Office**

15 Queen Square,  
Bath BA1 2HN

**Telephone**

01225 423271

**Email**

[savings@bibs.co.uk](mailto:savings@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.

