



ISA Application Form

ISA Application Form

Please complete ALL sections in BLOCK CAPITALS.

Section 1 – Account Details

Please open:

Instant ISA

Fixed Rate ISA

I wish to deposit

£

Minimum £1.00

You can make an initial deposit by cheque made payable to the account holder by transfer from an existing Bath Building Society account, in cash or by electronic transfer once you have received the new account details.

The maximum allowance is £20,000 in the tax year 2021/2022.

Section 2 – The Applicant

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

Nationality/Citizenship
(please list all including dual)

National Insurance Number

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Date of Birth

D	D	M	M	Y	Y	Y	Y
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Occupation

Residential Address

Postcode

Number of years at current address

 Years

If less than two years please include
previous address here

Postcode

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

Section 3 – Existing Cash ISA Details

(only to be completed if you want money moved from an existing Cash ISA to the Bath Building Society ISA).

Name of Existing Provider

Address of Existing Provider

Postcode

Existing Cash ISA Account Number

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Amount to Transfer

£

Section 4 – 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 Building Society to only accept email instructions from the address below and only for withdrawals 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 savings@bibs.co.uk and must be received by 3pm 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

Section 5 – Nominated Bank Account for Withdrawal Purposes and Payment of Interest

You must have another Bank or Building Society account for transferring money out of your savings account and, if required, to receive your interest. The account must be in your name (or joint names if it is a joint account) and must be able to accept electronic payments via the Faster Payments Service. If the opening cheque is not from this nominated bank account, please forward a recent statement, as evidence that this is a personal current account in your name(s).

Bank/Building Society name

Bank/Building Society account in the name(s) of

Bank/Building Society account number

Sort Code - -

I would like my interest to be: Added to this Bath Building Society account annually
 Paid to my nominated Bank/Building Society annually

Section 6 – Keeping you informed

We would like to keep you informed about our latest product and service news. This is most likely where you will hear about news on interest rates and new product launches, some of which may have limited availability so you may want to hear about them first! Our Newsletters and Customer emails contain features and articles relevant to our Customers and occasionally we will offer you competitions to enter. **We do not share your information with other firms for marketing purposes.**

We may contact you in a number of ways, as outlined below, if you do NOT wish us to contact you at all or by a particular method you can opt-out by ticking one or more of the boxes below.

Email Post Telephone

Section 7 – Privacy – Your Personal Information

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

The information we collect is used to verify your identity, administer your accounts, 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 your 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

Section 8 – 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 9 – Declaration

I declare that:

- I am 16 years of age or over.
- All subscriptions made, and to be made, belong to me.
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a Cash ISA and a Stocks and Shares ISA in the same tax year.
- I have not subscribed and will not subscribe more than the £20,000 to a Cash ISA and a Stocks and Shares ISA in the same tax year.
- I am a resident in the United Kingdom for tax purposes or, if not resident either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with a person who performs such duties. I will inform Bath Building Society if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with a person who performs such duties.

I authorise Bath Building Society:

- To hold my Cash ISA subscriptions, any interest earned on these subscriptions and any rights or proceeds, in respect of these investments.
- To make on my behalf any claims to relief from tax in respect of ISA investments.
- This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.
- I apply to subscribe for a Cash ISA for the tax year 2021/22 and each subsequent year until further notice.

I agree to be bound by the rules of the Society and the terms of the account including the Terms and Conditions and the **Agreement to Assign Windfalls to Charities** set out in this application. A copy of the Rules is available from Head Office, our Branches and Agencies. I declare that the money being saved is my own and will not be held by me as a trustee for a body corporate, or persons who include a body corporate.

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

I confirm I have read the Key Product Information for the Account.

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

I apply to transfer the Cash ISA specified in Section 3 (and subscribe to this cash ISA for the tax year 6 April to 5 April and each subsequent year until further notice). (Delete the words in brackets if you will not be subscribing to this ISA).

Cash ISA Terms and Conditions

1. An ISA may only be held by an investor in his or her sole name. Joint accounts are not allowed.
2. All ISA deposits must remain in the beneficial ownership of the investor. Any rights in respect of your ISA may not be assigned and those rights may not be used as security for a loan.
3. You must be at least 16 years old to invest in a Cash ISA.
4. An ISA may not be transferred from one investor to another.
5. You must be resident or ordinarily a resident in the United Kingdom for tax purposes or, if not so resident either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom or be married to or in a civil partnership with a person who performs such duties. You must inform the Society if you cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties.
6. The start date for your ISA is the date of your first deposit.
7. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), an ISA with all rights and obligations can be transferred to another ISA manager. Partial transfers are not permitted.
8. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), all the investments held in the ISA and proceeds arising from those investments can be transferred or paid to the investor. The maximum Cash ISA subscriptions in each tax year (tax year runs from 6 April to 5 April) are £20,000.
9. The ISA must cease on the death of the investor. Interest will be paid gross up to and including the date of death. The interest arising after the date of death will be subject to the deduction of income tax at the appropriate rate. We do offer additional permitted subscriptions on the death of an Investor. Please contact us for more information on 01225 423271, via email at savings@bibs.co.uk or Webchat on our website.
10. You do not have to pay income tax on the interest paid in each of the years that you have your ISA, provided that all the ISA Terms and Conditions have been followed.
11. If you do not subscribe (make any investments) to your ISA in one tax year, under Government rules, you will be required to complete a new application form should you wish to invest in subsequent years.
12. You may only subscribe to one Cash ISA and one Stocks and Shares ISA in any tax year.
13. We will notify you if, by reason of any failure to satisfy the provisions of the ISA rules, your ISA has, or will become void.
14. Bath Building Society only provides Cash ISAs as defined by the Government.

Office use only

Account Number

Application Received

Date Opened

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

Web

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.

