

# Cash ISA Declaration

This is a copy of the declaration and Terms & Conditions you received when you applied for your Cash ISA. Please keep it for your records.

## I declare that:

- I am 18 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, a Stocks and Shares ISA, an Innovative Finance ISA or a Lifetime 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 agree to be bound by the Rules of the Society and the terms of the account including the Terms & Conditions and the **Agreement to Assign Windfalls to Charities** set out in this application. A copy of the Rules is available from Head Office and our Branches. 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 declare that the information given is correct to the best of my knowledge and belief.

If you have not applied for an ISA with Bath Building Society, please contact us immediately by emailing us at [savings@bibs.co.uk](mailto:savings@bibs.co.uk) or call us on 01225 423271.



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# Cash ISA Terms & Conditions

This document must be read with our **Savings Terms & Conditions**. A copy of this document can be found on our website. Before you open an account, you should read all the terms and conditions as you will be legally bound by them. If you do not understand any points in this document, please contact us.

1. An ISA may only be held by an investor in their 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 18 years old to invest in a Cash ISA.
4. An ISA may not be transferred from one investor to another.
5. The ISA Manager will satisfy themselves that any person to whom they delegate any of their functions or responsibilities under the terms agreed with the investor is competent to carry out those functions or responsibilities.
6. 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.
7. The start date for your ISA is the date of your first deposit.
8. 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 of current year and/or existing subscriptions are permitted if accepted by the receiving ISA Manager.
9.	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.
10.	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 <a href="mailto:savings@bibs.co.uk">savings@bibs.co.uk</a> or Live Chat on our website.
11.	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 & Conditions have been followed.
12.	You may subscribe to multiple Cash ISAs and Stocks and Shares ISAs but may only subscribe to one Lifetime 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.

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