

Junior Cash ISA Declaration

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

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, or 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 or Child Trust Fund of this type for the child.
- I am not aware of any other Junior Cash ISAs or Child Trust Funds held by the child.
- I am not aware of any Junior Stocks & Shares ISA subscriptions which will result in the child exceeding the annual limit.
- I have not subscribed/made payments, and will not knowingly subscribe/make payments, more than the overall annual subscription/payment limit in total to a Junior Cash ISA or Child Trust Fund on behalf of the child.

I authorise Bath Building Society:

- To hold these Junior Cash ISA subscriptions, any interest earned on these subscriptions and any rights or proceeds, in respect of these investments and any other cash.
- To make on the child's behalf any claims to relief from tax in respect of Junior Cash 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 or call us on 01225 423271.



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Junior 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.	A Junior Cash ISA (JISA) may only be held in the name of the child. Joint accounts are not allowed.
2.	All JISA deposits must remain in the beneficial ownership of the child. Any rights in respect of your JISA may not be assigned and those rights may not be used as security for a loan.
3.	You must be under 18 years old to invest in a JISA.
4.	A JISA 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 JISA 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), a JISA 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 JISA and proceeds arising from those investments can be transferred or paid to the investor.
10.	You do not have to pay income tax on the interest paid in each of the years that you have your JISA, provided that all the JISA Terms & Conditions have been followed.
11.	You may only subscribe to one Cash JISA and one Stocks and Shares JISA in any tax year.
12.	We will notify you if, by reason of any failure to satisfy the provisions of the JISA rules, your JISA has or will become void.
13.	Bath Building Society only provides Cash JISAs as defined by the Government.

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