Bath Building Society
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Lifetime ISA

Application Form

You should read this form carefully before you sign it. You should also read the Key Product Information and our Savings Terms & Conditions. These documents can be found on our website or can be requested from our customer service team.

Please complete ALL sections in BLOCK CAPITALS.

Section 1: Account details

Please open: ☐ Lifetime ISA (please tick the box to indicate your chosen account)

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 amount that can be deposited is £4,000 in the current tax year.

If you would like to transfer your existing Lifetime ISA to Bath Building Society, please complete a **Lifetime ISA Transfer Form** and submit it with this application form.

Section 2: Applicant details

Are you an existing customer? ☐ Yes ☐ No

Please state the account number (if known) | | | | | | | | |

Title _____ First name _____

Middle name(s) _____

Surname _____

Telephone (including STD code) _____ _____

Mobile* (UK only) _____

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

Email address _____

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Date of birth (DD/MM/YYYY)

National insurance number

Country of birth

Nationality (please list all including dual)

Occupation

Permanent residential address (including postcode)

Number of years at current address

If less than two years, please include previous address here (including postcode)

Section 3: Source of funds

Purpose of opening account – please select from the following options or provide further details below:

☐ Holiday	☐ Car/motorbike purchase	☐ Wedding
☐ Home improvements	☐ Emergency fund	☐ House purchase
☐ Sporting goods	☐ Jewellery/art	☐ Long term savings
☐ Short term savings	☐ Medical/vet bills	☐ Care/care homes

Other – please provide details

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Source of funds – please select from the following options or provide further details below:

☐ Income - salary/bonus	☐ Savings deposit (other provider)	☐ Inheritance
☐ Investments/dividends	☐ Property sale	☐ Vehicle sale
☐ Business takings	☐ Welfare payments	☐ Redundancy
☐ Compensation	☐ Pension	☐ Gambling
☐ Gift		

Other – please provide details

Source of wealth – please select from the following options or provide further details below:

☐ Income - salary/bonus	☐ Savings deposit (other provider)	☐ Inheritance
☐ Investments/dividends	☐ Property sale	☐ Vehicle sale
☐ Business takings	☐ Welfare payments	☐ Redundancy
☐ Compensation	☐ Pension	☐ Gambling
☐ Gift		

Other – please provide details

Section 4: Tax residency information

1. Are you a UK tax resident? ☐ Yes ☐ No

2. Are you a US citizen? ☐ Yes ☐ No

If **Yes**, please provide your US Taxpayer Identification Number (TIN)

Tax Identification Number (TIN)	If no TIN is provided, please state reason

3. If you are a resident in another country, other than the UK or US, please list all countries and provide your Tax Identification Number(s) in the table below.

Country of tax residence	Tax Identification Number (TIN)	If no TIN is provided, please state reason

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If a country does not issue TINs, or you are unable to obtain one, please explain above.

I acknowledge that:

- The information contained in this form may be provided to HM Revenue & Customs and exchanged with tax authorities of another country or countries in which I may be tax resident.
- The information I have provided is, to the best of my knowledge and belief, correct and complete.
- I will inform Bath Building Society within 30 days if any information on this form changes and will provide an updated self-certification within 30 days of such change.

Section 5: Nominated bank account for withdrawal purposes

You must have another Bank or Building Society account for transferring money out of your savings account. The account must be in your name and must be able to accept electronic payments. 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	
Bank/Building Society sort code	- -

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 can contact you in a number of ways, as outlined below, if you would like us to contact you by a particular method you can opt-in 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

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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 our Branches 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 nor 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).

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Section 9: Lifetime ISA Declaration and Terms & Conditions

I declare that:

- All subscriptions made, and to be made, belong to me.
- Either:
  - I am 18 years of age or over, and under the age of 40, or
  - the account is being opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase.
- 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 have not subscribed, and will not subscribe, to more than the overall Lifetime ISA subscription limit total in the same tax year.
- I have not subscribed and will not subscribe to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA.
- I have not made current year payments, or transfers from a Help to Buy: ISA, and will not make current year payments, or transfers from a Help to Buy: ISA, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA.
- I agree to the Lifetime ISA Terms & Conditions.
- (Other than for accounts opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase) I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & 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 apply to subscribe for a Lifetime ISA for the tax year 2026/2027 and each subsequent year until further notice.

I authorise Bath Building Society:

- To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds (including any Lifetime ISA government bonus) in respect of those investments and any other cash.
- To make on my behalf any claims to relief from tax in respect of ISA investments.
- To submit Lifetime ISA bonus claims to HMRC on my behalf.
- To withhold and deduct from a balance in the Lifetime ISA and to pay to HMRC any charges due on withdrawals.
- To make a record in writing in accordance with Regulation 12B paragraph 7(a) of the Individual Savings Account Regulations where required to do so.
- 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 charity** set out in this application. A copy of the Rules is available from Head Office and our Branches.

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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 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 our website at www.bathbuildingsociety.co.uk.

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

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

Signed

Date

If you have not applied for a Lifetime ISA with Bath Building Society, please contact us immediately by emailing us at **savings@bibs.co.uk** or calling us on **01225 423271.**

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Lifetime ISA Terms & Conditions

1. A Lifetime ISA may only be held by an investor in their sole name. Joint accounts are not allowed.

2. If you are not a UK resident, you may still be able to open this account if you meet the government's Lifetime ISA requirements. Please see the **Lifetime ISA Declaration** for more details.

3. If you apply for an account and do not:
   - pay in any money,
   - provide ID if required, or
   - if your details do not match with HM Revenue and Customs (HMRC) records and you do not correct them,

then we will close your account after 60 days. If this happens, you will not have subscribed to a Lifetime ISA in that tax year.

If you are applying and are nearing your 40th birthday, you must pay money into the account at least 14 days before your 40th birthday. If not, you will not be able to open a Lifetime ISA.

4. All Lifetime ISA deposits must remain in the beneficial ownership of the investor. Any rights in respect of your Lifetime ISA may not be assigned and those rights may not be used as security for a loan.

5. The ISA manager will satisfy themself 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 and responsibilities. If you have your Lifetime ISA with us, we are the ISA manager.

6. You must be at least 18 years old and under 50 years old to invest in a Lifetime ISA.

7. A Lifetime ISA may not be transferred from one investor to another.

8. If you tell us that you wish to cancel your Lifetime ISA agreement within 30 days of the start date, the account will be treated as never having been a Lifetime ISA.

9. 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 tell us 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.

10. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), a Lifetime ISA with all rights and obligations can be transferred to another ISA manager in accordance with the ISA regulations relating to transfers.

Bath Building Society will allow full transfers of an existing Lifetime ISA into this account. We do not accept transfers of any other type of ISA into our Lifetime ISA.

You must transfer all Lifetime ISA subscriptions in full as we do not accept partial transfers.

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Transfers out of current year and/or existing subscriptions are permitted if accepted by the receiving ISA Manager.

Full or partial transfers of subscriptions from previous tax years can be made to another ISA Manager, however any subscriptions made in the current tax year must be transferred in full to the receiving ISA Manager.

11. The maximum Cash Lifetime ISA subscriptions in each tax year (tax year runs from 6 April to 5 April) are £4,000.

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.

Sections A and B in the Lifetime ISA Key Product Information document explain why you may get back less than you pay in and exceptions to the government withdrawal charge.

12. If HMRC rejects an application for a bonus payment it will set out its reasons and we will tell you within 14 days of being told by HMRC. You may apply to HMRC within 90 days asking them to reassess their decision. If you are successful, HMRC will ask us to reapply for the bonus.

13. If a government bonus has been wrongly paid, or a government withdrawal charge has not been applied when it should have been, HMRC can claim the amount from you. We will claim the amount due to HMRC from your account if they tell us to do so.

14. If you think a government withdrawal charge has been made incorrectly, you can apply within 4 years of the charge being made to HMRC for a refund of the charge.

15. You can use your Lifetime ISA to buy your first home 12 months after your first payment into the account without paying the 25% government withdrawal charge. To do this, you must make sure:

- You made your first payment into your Lifetime ISA at least 12 months before instructing your conveyancer.
- The property you are buying does not cost more than £450,000.
- The property is being purchased in the UK with a residential mortgage. You can only use a Buy to Let mortgage if you or your spouse/civil partner are a UK crown employee serving overseas and will use the property as your main residence in the future.
- You occupy the property as your main residence straight away when your purchase completes. If you or your spouse/civil partner are a UK crown employee serving overseas, you must intend to use the property as your main residence in the future.

From 29 October 2026, if you are looking to purchase a property for more than £450,000, a reduced withdrawal charge of 20% will apply, provided all the other criteria listed above are met.

You can only make a withdrawal or series of withdrawals to go towards a house purchase; you cannot close your account. If you wish to withdraw the full balance currently held in the account, you must leave £1 in the account to keep the Lifetime ISA active. This will ensure that any funds that need to be returned can be paid into your Lifetime ISA.

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If a government bonus is pending, you will need to leave the account open with a minimum of £1 to allow the bonus to be paid in after the completion date.

This also means that you will be able to continue to save money in your Lifetime ISA going forward to put towards your retirement. This is particularly important if you are over the age of 40, as you will not be able to open another Lifetime ISA.

Please note, any interest that has not been capitalised by the withdrawal date will not be included in your house purchase funds.

If you choose to make any further withdrawals after your first house purchase withdrawal but before you turn 60, then a government withdrawal charge of 25% will apply. This includes withdrawing the bonus, interest accrued or any other money that has been added to the account after the withdrawal for your first house purchase.

Sections A and B in the Lifetime ISA Key Product Information document explain why you may get back less than you pay in and exceptions to the government withdrawal charge. Please see **Section D** of the Lifetime ISA Key Product Information document for timescales on withdrawals for a first house purchase.

16. You can only ask to withdraw up to your cleared balance. We will cancel any withdrawal that is more than your cleared balance. If the government withdrawal charge applies, this will be taken from the amount you withdraw.

17. Withdrawals from your account can be made by:
- cheque;
- electronic payment to your nominated UK bank account;
- transfer to another Bath Building Society account in your name (subject to the terms & conditions of that account);
- for withdrawals for a first house purchase, electronic payment (but not Direct Debit) to your conveyancer;
- Lifetime ISA transfer to another provider.

Withdrawals may be subject to a government withdrawal charge.

18. You can make a non-house purchase withdrawal by requesting a payment from our customer service team or at one of our Branches.

If you tell us to close your account, we will pay the money to you. This will include the interest and government bonus, but the government withdrawal charge may be applied if you are under the age of 60. We will pay the money to you when you ask us to or within five days of you telling us, whichever is longer.

You will not be able to replace the amount you take out in the future.

If a government withdrawal charge applies, we will contact you to confirm you agree. We will not pay the money to you until you confirm you agree.

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Sections A and B in the Lifetime ISA Key Product Information document explain why you may get back less than you pay in and exceptions to the government withdrawal charge. Please see **Section D** of the Lifetime ISA Key Product Information document for details of how to make a withdrawal to buy a house.

19. You cannot pay interest on your Lifetime ISA into another account here or elsewhere. This is because any payments out will cause a government withdrawal charge if not for a first house purchase or for retirement.

20. If you have a terminal illness and have less than 12 months left to live, you can make as many withdrawals as you like. There is no government withdrawal charge if this is the case. You must send us written evidence from a UK registered medical practitioner (or equivalent if living overseas).

21. In the event of death, we will pay interest up to the date of death. The account will transfer to an Instant ISA account from the date of death and will be dealt with in keeping with HMRC regulations and guidance. If this happens, we will inform your personal representatives of the new rate and terms of the account.

22. If we have received your completed application including the declaration, the account opening date is the date that we get your first payment. This is the date your 12-month period starts if you want to make a withdrawal for a first house purchase. If we do not get your first payment within 60 days of application, the account will be closed. If we do not get your first payment before your 40th birthday, you cannot open a Lifetime ISA.

23. You do not have to pay income tax on the interest paid in each of the years that you have your Lifetime ISA if you follow the Terms & Conditions.

24. You may only subscribe to one Lifetime ISA in any tax year. You can only have one Lifetime ISA with Bath Building Society.

25. We will tell you if, by reason of any failure to satisfy the provisions of the ISA rules your ISA has, or will become, void.

26. We only provide Cash ISAs and Lifetime ISAs as defined by the government.

27. We will operate the account in keeping with government legislation and HMRC regulations and guidance.

Please return your completed form to:
Bath Building Society, Customer service team,
15 Queen Square, Bath BA1 2HN or you can take it to one of our Branches or email it to savings@bibs.co.uk.

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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.

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11/2026

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Office use only

Account number								
Date application form received	D	D	M	M	Y	Y	Y	Y
Date account opened	D	D	M	M	Y	Y	Y	Y

Office	
Welcome Letter sent	
Opened by	
Checked by	

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