

# Application and Transfer Form 2014 - 2015

**NEW ISA Accounts** - Only to be completed by individuals on their own behalf

**Important Notice:** Before completing this form please read carefully the terms and conditions relating to this account as we shall seek to rely on them. These are contained in the marketing literature and the Investment Account Terms and Conditions. In addition, please read the notes under Customer Identification below. Please complete this form and then read and sign the Agreement to assign windfalls to charity and the Declarations overleaf. If you do not understand any point or require assistance in completing this form, please call Skipton Direct on 0345 850 1722\*.

## Section 1. Customer Details

Please complete all of this section. All information in this section is mandatory, we will not be able to process your transfer/application, resulting in your request being delayed.

Name

Mr/Mrs/Miss/Ms  Surname

First name  Any other initial(s)

Address - Please enter your full permanent address. Please note that we are unable to accept c/o addresses and P.O. Box numbers.

House/Flat number  House Name

Street

Town

County

Postcode

Date of birth (dd/mm/yyyy)

Do you have a National Insurance number? Yes  No

If Yes\*, you must enter it here

\*You will find your National Insurance number on a payslip, P60 form, notice of coding or tax return.

Email

**Tel Numbers**

Day

Evening

Mobile

Country of residency

Nationality

In order to have an ISA you must be a UK resident for tax purposes.

**Place of birth**

Town

Country

I apply to subscribe to a Cash ISA for the tax year 2014/2015 and each subsequent year until further notice.

Are you an existing customer? Yes  No  If yes, please state an existing account number

## Section 2. Account Details

Please state the name of the ISA product you are applying for

Please state the opening investment for your new ISA here.

I enclose a cheque for £  and/or

I authorise you to transfer £

from my Skipton account number

**NOTE:**

Cheques should be payable to Skipton Building Society  
RE: THE ACCOUNT HOLDER.

Transfers from your Skipton account will require your passbook enclosed.

## Interest Instructions

Please state here how you would like your interest to be paid, refer to the product information for the available interest options.

Please pay my interest monthly  annually

Select one of the following:

Please add the interest to the account

Please transfer the interest into

Skipton account number

Please pay the interest direct to the Bank/Building Society account below:

Account holders' name(s)

Account number

Sort code

Bank/Building Society name

and/or Account reference

## Section 3. Transferring ISA funds to Skipton from another provider

If you would like to transfer existing ISAs into your new Skipton ISA please provide us with the details here.

From Bank/Building Society name  ISA account number  Amount to Transfer £

From Bank/Building Society name  ISA account number  Amount to Transfer £

From Bank/Building Society name  ISA account number  Amount to Transfer £

**Please read the Agreement and Declarations in Section 4 carefully and SIGN at the bottom of the form.**

## For internal use only:

Input by (staff no.)  Date  Checked by  Account number

## Section 4. Agreement to assign windfalls to charity

Note: This Agreement does not apply to you if:

- (i) you have held shares in the Society (other than permanent interest bearing shares) at all times since 29th February 2000 or
  - (ii) you have already entered into an agreement in either the same or similar terms with the Society and have held shares in the Society (other than permanent interest bearing shares) continuously since the date the account for which you were then applying was opened or
  - (iii) you are, in respect of the account for which you are now applying, in one of the other groups of people that the Society has decided should be exempt.
- Where more than one of you is signing this form, the above Note and, if applicable, the rest of this Agreement apply to each of you separately.

1. I agree with the Society that I will assign to the **selected charity** my right to receive any **windfall benefits**. I authorise the Society and any **successor** to pass any **windfall benefits** direct to the **selected charity** (or to any other registered charity which the **selected charity** may nominate) without giving any notice to me. I understand that the **selected charity** will have the benefit of this Agreement, and that neither it nor the Society will release me from it or vary its terms, even if the Society decides at some stage in the future that new shareholding members generally will not be required to enter into similar agreements. I authorise the Society to give the **selected charity** any information about me and any account that I have with the Society (either now or in the future) but only if the **selected charity** reasonably needs it for any purpose arising out of this Agreement. I understand that if the Society no longer exists following a merger with another building society, this Agreement will still apply between me and the other society.

2. In this Agreement:

(a) "**selected charity**" means the Skipton Building Society Charitable Foundation or, if it ceases to be registered as a charity, any other registered charity selected by it;

(b) "**windfall benefits**" means any benefits which I may become entitled to as a shareholding member of the Society under the terms of any future transfer of the Society's business to a **successor** (i.e. on a conversion or take-over), where the transfer to the **successor** is publicly announced within five years of the day on which I become a holder (either sole or joint) of the account for which I am now applying (or such shorter period as applies to me if I am in one of the groups of people that the Society has decided do not need to agree to the usual five year period\*). The expression "**windfall benefits**" does not include either (i) the right to have savings in a share account with the Society replaced by savings in a deposit account with the **successor** or (ii) if I am in one of the groups of people that the Society has decided may keep some or all benefits, those benefits which the Society has decided I may keep; and

(c) "**successor**" means any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).

\*Details of these groups and (where applicable) the shorter periods that apply and the benefits that may be kept are available from the Society. The number and composition of the groups may be changed from time to time but no change will apply retrospectively.

## ISA Declarations

I declare that

- (a) All subscriptions made, and to be made, belong to me.
- (b) I am 16 years of age or over.
- (c) 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; and
- (d) I have not subscribed and will not subscribe more than the cash ISA subscription limit to one cash ISA; and
- (e) I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA; and
- (f) 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 Skipton 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 Skipton Building Society to:

- a) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash,
- b) to make on my behalf any claims to relief from tax in respect of ISA investments,
- c) on my written request to transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

I agree to the ISA terms and conditions. I declare that this application has been completed correctly to the best of my knowledge and belief.

General Declarations

- (a) I confirm that I have read the Important Notice at the start of this form and have received:
  - (i) the marketing literature and
  - (ii) The Investment Account Terms and Conditions ("the conditions") and agree to be bound by them and the Rules of the Society (copies of which are available upon request) and any subsequent conditions and Rules for the time being in force.

(b) I confirm that I am aware that the type of account I am opening is a share account which confers membership rights.

(c) I declare that any share(s) acquired by me under this account will not be held as a bare trustee (or in Scotland as a simple trustee) for a body corporate, or for persons who include a body corporate.

(d) If any provision relating to this account is unenforceable for any reason this will not affect the enforceability of any other provision.

Your Personal Data

(e) For the purposes of the Data Protection Act 1998 the Society is the Data Controller responsible for the processing of my personal data. I understand that I may request in writing, upon payment of a fee, a copy of the details held about me by the Society and where necessary rectify the information that is held about me.

(f) I agree to the processing of my personal data for the purposes of opening and administering my account, contacting me where necessary (this may be by letter, telephone, SMS text or secure messaging and email to the email address I provide), fraud prevention and detection, legal and regulatory compliance, marketing and market research, statistical analysis and after closure of the account for statutory, regulatory, accounting, auditing or other lawful requirements. Information may be passed to the Society's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country, including countries outside the European Economic Area, for any of these purposes and for systems administration.

(g) I consent to the disclosure of details about the progress of my application to my Solicitor or other third party acting on my behalf if the application was submitted by them with my authority. I consent to the Society using and disclosing the information contained in my application form and about my account to prevent, or detect fraud, or to assist in verifying my identity, the Society may make searches of Group records and at fraud prevention and credit reference agencies who will supply information. This information may also be used for the prevention of Money Laundering as well as the ongoing maintenance of my account.

(h) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

(i) Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to Compliance department, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN, or from our website at [skipton.co.uk](http://skipton.co.uk)

## Keeping you up to date about products and services

Skipton Building Society would occasionally like to provide you with details of products, services and other promotions which may be of interest to you. This may be by telephone, post or email. By giving your personal details, you are consenting to receiving such communications. If there is a contact method you DO NOT want us to use for this, please indicate your objection by ticking one or more of the boxes below:-

Telephone  Post  Email

We may share your information with other companies within the Skipton Building Society Group and our third party providers (lists of which are available on request) in order that they can occasionally provide you with details of their products and services. If you would prefer not to receive such communications, please tick this box:

We will remind you of your right to alter your marketing preferences from time to time, or you may change them at any time by writing to the Marketing Department, The Bailey, Skipton, North Yorkshire, BD23 1DN, or if you are a Skipton Online customer, by logging in and going to 'My Account'.

## Customer Identification

We are unable to open a new account without sufficient identification.

If you are an existing customer of the Society you will not be required to supply any identification. In all other cases we may use an electronic verification system. In certain circumstances we may require further proof of your identity and address. Please refer to our 'Proving Your Identity' leaflet.

**N.B. For all accounts not opened in person, cheques must be drawn from a personal current account or if issued by a Bank or Building Society, must bear your name and account number from which the funds are drawn.**

**NOTE: If an account is to be opened by an Attorney, please complete an Investment Account Registration Form.**

Applicant:  
Signature

Date

 Visit your branch

 0345 850 1722\*

 [skipton.co.uk](http://skipton.co.uk)

