

Cash ISA Application Form

Please use BLOCK LETTERS
and complete all boxes as appropriate

I enclose

£

to be invested in a **Cash ISA**

Society Use Only	Date Account opened	Source	Account Number

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

Title	Forename(s)	Surname
Occupation	Date of Birth	Are you an existing customer?
		Yes/No

Permanent Residential Address

TEL NO

POSTCODE

Correspondence Address (if different)

TEL NO

POSTCODE

Email Address

Do you have a National Insurance (NI) Number?:

Tick one box: Yes No

If Yes you must enter it here

You should be able to find your NI number on a payslip, form P45 or P60, a letter from the Inland Revenue or DSS or pension order book.

INTEREST INSTRUCTIONS

Please add interest to the account annually

Please pay interest ANNUALLY MONTHLY by (please tick one box only)

Transfer to Scottish Building Society account number:

Payment to Bank/Building Society Name:

Branch:

Account Name:

Account No:

Sort Code:

ASSIGNATION OF WINDFALL BENEFITS

1. Paragraphs 2 to 7 will apply to me unless I am an exempt customer at the time when the account is opened.
 2. I agree with the Society that, if the right to any **windfall benefits** is granted to me after the **account** is **opened**, and unless the period between my **account** being **opened** and the **conversion announcement date** is more than 5 years (or, if applicable, the **shorter period**), I assign those **windfall benefits** to the **selected charity**.
 3. I authorise the Society and the **successor** to pass any **windfall benefits** direct to the **selected charity** (or to any other charity which the **selected charity** may nominate to receive those benefits), without notice to me.
 4. I undertake to do all things and acts necessary to give effect to the agreement which I have given in paragraph 2 above.
 5. I understand that:
 - the Society has promised to transfer to the **selected charity** the benefit of the agreement which I have given under paragraph 2 above;
 - neither the Society nor the **selected charity** will release me from that agreement; and
 - any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
 6. I authorise the Society to give the **selected charity** any information about me or any account which I have with the Society (now or in the future) – but only if the **selected charity** reasonably needs it regarding the agreement which I have given under paragraph 2 above.
 7. I understand that the Society will require anyone who **opens** a share account (who is not then an **exempt customer**) to agree to assign to charity the right to any **windfall benefits** to which that person may become entitled. The terms of the agreement will be decided by the Society and may be different from the terms in paragraphs 1 to 6 above. This paragraph will no longer apply if the Society publishes a notice in the press of a decision by the Society that it will no longer require new shareholding members to enter into such agreements.
 8. The words printed in italics in paragraphs 1 to 7 are explained as follows:
 - a) The **“account”** is the share account which you are applying to **open** by completing this form.
 - b) The **“conversion announcement date”** means the date on which the Society makes a public announcement of a proposal to transfer its business to a **successor**.
 - c) The **“current terms”** means terms which are the same as, or similar to, the terms set out in paragraphs 2 to 7 above.
 - d) You are an **“exempt customer”** when you **open** the **account** if:
 - you have held a qualifying share account in the Society on, and at all times since, 31 January 2000; or
 - you have already entered into an agreement with the Society binding you to the **current terms**; or
 - you belong to one of the other groups of people who, in the Society’s opinion, do not need to be asked to agree to the **current terms**. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
 - e) A person **“opens”** an account either by opening a new account or by having an existing account transferred into his or her name (whether as a sole or joint holder).
 - f) The **“selected charity”** means the Charities Aid Foundation or, if it is at any time no longer a registered charity, any other charity or charities selected by it to receive the **windfall benefits**.
 - g) A **“shorter period”** is applicable if, when the Society **opens** your **account**, you belong to one of the groups of people who, in the Society’s opinion, do not need to be asked to agree the usual five year period. A list of these groups, stating the periods applicable to them, is available from the Society at any time. The Society may alter the number and composition of the groups and the periods from time to time, but no alteration will apply retrospectively.
 - h) The **“successor”** is 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).
 - i) A **“windfall benefit”** is a benefit which a person has a right to receive as a shareholding member of the Society, under the terms of any future transfer of the Society’s business to a **successor** (ie on a conversion or takeover), other than:
 - the replacement of savings in a share account with the Society with savings in a deposit account with the successor; or
 - any benefit which the Society has decided may be kept by a person who has a number of accounts and was an **exempt customer** when **opening** one or more (but not all) of them. A list setting out the conditions which determine whether, and to what extent, such a person may keep a benefit is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.
9. Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 7 above apply to each of you separately.
 10. If the Society no longer exists, following a merger with another building society, paragraphs 2 to 7 above will still apply between you and the other society.
 11. For the removal of doubt, the terms and conditions of the Assignment of Windfall Benefits shall be governed by the law of Scotland.

I declare that:

- all subscriptions made, and to be made, belong to me;
- I am aged 16 years or over;
- I have not subscribed, and will not subscribe more than £7,200 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 £3,600 of the overall £7,200 total to a cash ISA;
- 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
- I am resident and ordinarily 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 Scottish Building Society if I 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.

I authorise Scottish Building Society to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

I agree to the Cash ISA terms and conditions, the Assignment of Windfall Benefits detailed above, and to be bound by the Rules of the Society.

I declare that this application form has been completed to the best of my knowledge and belief.

I/We understand that Scottish Building Society will use the information given in this application, together with any other information obtained in connection with this account, for the provision of products and services, administration, marketing and risk assessment (including analysis of transactions). I/We also understand that such information will be retained after the account is closed and may be disclosed as required by statute. I/We have a right to apply for a copy of the information (for which a fee may be charged) and to have any inaccuracies corrected.

I/We understand that, in addition to providing physical forms of identification, Scottish Building Society may make searches about me/us at credit reference agencies who will supply information, including information from the Electoral Register, for the purpose of verifying my/our identity. The agencies will record details of the search whether or not this application proceeds. The searches will not be seen or used by lenders to assess my/our ability to obtain credit. Information obtained may be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

Scottish Building Society will not share your information with any other organisation for marketing purposes, but occasionally we would like to tell you about new products or services or special offers introduced by the Society or an associated company.

IF YOU WOULD PREFER NOT TO RECEIVE SUCH INFORMATION, PLEASE TICK THIS BOX

SIGNATURE

DATE

Society Use Only	Name/Signature verified by (Description & Ref No)	Address verified by (Description & Ref No)	Checked By