

Account number:

Branch:

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# Cash ISA Application Form

Please complete this form in black ink. Complete sections **1** to **3** using **BLOCK CAPITALS** and sign the signature box in section **4**.

## 1 Tax Year 2017/2018

Are you an existing customer?  Yes  No If **yes**, enter your existing account number: 

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Where did you hear about this account? 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Enter the name of the cash ISA you wish to apply for 

																			cash ISA
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	----------

With an initial investment of 

£																			
---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 (Please provide further details of your investment below)

Amount of cheque enclosed 

£																			
---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Amount by transfer from a non-ISA 

£																			
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Transferred from Account number (please enclose passbook) 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

## 2 Your Details

Title  Mr  Mrs  Miss  Ms  Other

Forename(s) in full 

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Surname 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date of Birth 

DD	/	MM	/	YYYY
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 Nationality 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Permanent Residential Address 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Country of Birth 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Home Tel 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Daytime Tel 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Email 

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Postcode 

--	--	--	--	--	--

Do you have a National Insurance (NI) Number?  Yes  No If **'yes'** please enter NI number here 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

## 3 Interest Instructions

Please add interest to (please tick/complete one of the following).

A.  Add to this account

B.  Transferred into the following bank/building society account

Name(s) 

--	--	--	--	--	--	--	--	--	--

 Bank/Building Society Name 

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Reference 

--	--	--	--	--

 Account number 

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 Sort code 

--	--	--	--	--	--

C.  Paid into another Leeds Building Society account

Name(s) 

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 Account number 

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**YOUR INTEREST...IN THEIRS:** The Society can deduct the pence amount of your annual net interest (never more than 99p a year) and donate this to the Leeds Building Society Charitable Foundation and partner charities. If you wish to donate your pence interest, please tick this box

## 4 Financial Services Compensation Scheme Information Sheet and Signature

You must sign below. Failure to do so may delay the processing of this application.

By signing below I confirm that I have:

- received and read the Financial Services Compensation Scheme Information Sheet attached to this Application Form;
- read and agree to be bound by the sections titled "Declarations" and if it applies "Assignment of Conversion Benefits" overleaf.

Signature 

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Date: DD / MM / YYYY 

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I consent to receive marketing information as detailed in the section below titled 'Leeds Building Society Marketing Programme' unless I tick this box:

## 5 Declarations

**I apply to subscribe for a cash ISA for the tax year 2017/2018 and each successive year until further notice.**

**I declare that**

- All subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- I have not subscribed/made payments, and will not subscribe/make payments more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA, and a Lifetime ISA in the same tax year;
- 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 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 Leeds 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; and
- I agree to the ISA terms and conditions.

**I authorise Leeds 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; and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

**I declare that this application form has been completed to the best of my knowledge and belief and that the information provided is true and accurate.**

**I can confirm that I have received a copy of the Society's General Investment Conditions and the Product Terms and Conditions and the latest Summary Financial Statement.**

**For your own benefit and protection you should read the terms and conditions carefully before signing this application. If you do not understand any point please ask for further information.**

### Assignment of Conversion Benefits

**IF YOU WERE A SHAREHOLDING OR BORROWING MEMBER OF THE SOCIETY ON 28TH FEBRUARY 1999, AND HAVE CONTINUED TO BE A MEMBER (OF EITHER TYPE) EVER SINCE THAT DATE, THE FOLLOWING WORDING DOES NOT APPLY TO YOU; IN THAT CASE, PLEASE GO TO THE USE OF PERSONAL INFORMATION SECTION. ALL OTHER APPLICANTS SHOULD READ ON.**

I agree that: By applying to open a share account on or after 1st March 1999, I agree with the Society and Leeds Building Society Charitable Foundation ('the Foundation') that I will assign to the Foundation (or to any charity(ies) nominated by it, but to no other person) the right to any relevant conversion benefits (defined below). This obligation will not apply to me if I fall within any class of persons which as at today's date the Society wishes to be excluded from such obligation. My agreement is irrevocable and authorises the Society to make over to the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I agree that neither the Society nor the Foundation will release me from this agreement or vary its terms. I also agree that the Society will require (on behalf of itself and the Foundation) that all applicants for share accounts who are not members of the Society will agree to the above condition (or a condition having substantially the same effect) except that the requirement will not apply to any applicants falling within any class of persons where, at the time of the applicants becoming shareholding members, the Society considers this to be inappropriate. The Society will not impose that requirement on applicants if the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and I would continue to be bound by the above condition. For this purpose: 'relevant conversion benefits' means any conversion benefits which I might become entitled to receive as a shareholding member of or depositor with the Society at any time within the five years immediately following the date on which my share account is opened (or within such shorter period as the Society today considers appropriate having regard to any particular class of person within which I may fall); 'conversion benefits' means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company; and, if the Society merges with any other society, after the date of such merger, 'Society' includes such other society. I authorise the Society to pass to the Foundation such information relating to me and my share accounts with the Society as the Foundation may reasonably require in connection with this agreement to assign. A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign (which may change from time to time) is available on request from the Society's Secretary at its Head Office.

## Use of Personal Information

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent crime, fraud and money laundering, for example when:

- Checking details provided on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Cross checking details provided on proposals and claims for all types of insurance.
- Checking details on applications for jobs or when checked as part of employment.

With the information we obtain, we will (as applicable):

- Assess this application;
- Verify your identity and the identity of your spouse or partner;
- Trace your whereabouts and recover debts that you owe;
- Conduct other checks to prevent or detect fraud;
- Use automated scoring methods to assess this application and verify your identity;
- Manage your account with us;
- Undertake periodic statistical analysis and system testing.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Please contact us on freephone 08085 225 777 if you want to receive details of the relevant fraud prevention agencies.

This is a condensed guide to the use of your personal information by us and credit reference and fraud prevention agencies. If you would like further information, please read our "Guide to the use of your personal data by Leeds Building Society, credit reference agencies and fraud prevention agencies" which is available on our website at leedsbuildingsociety.co.uk. Alternatively, you can request a copy by telephoning us on 0113 216 7353. By proceeding with this application you are agreeing to your personal information being used in this way.

Information which you provide or which we obtain through your dealings with us will be held on the Society's computers and in other records. We may use and pass on such information as follows:

- To subsidiary and associated companies of the Society who may use it for marketing purposes as mentioned below but only where you have given us your permission to do so.
- To anyone whom we transfer our rights and duties under our agreement with you.
- When required or permitted to do so by law.
- When you have given your specific permission for your data to be used for other purposes.

You have the right on payment of a fee to receive a copy of the information we hold about you if you apply in writing to Customer Services, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

## Leeds Building Society Marketing Programme

We may use and share your customer records, including your contact details, details about this application and any of the services we provide to you, with:

- companies within Leeds Building Society Group; and
- companies which form part of its strategic partnerships.

You can ask us for a list of such companies.

This is so that we or they may contact you by mail, telephone, fax or email with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services and of competitions and offers which may be of interest to you. By submitting your application you agree to being contacted as described unless you have ticked the box in Section 4 overleaf (Financial Services Compensation Scheme Information Sheet and Signature).

# Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits.

<b>Eligible deposits in Leeds Building Society are protected by:</b>	The Financial Services Compensation Scheme ("FSCS"). <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank, building society or credit union. <sup>2</sup>
<b>If you have more eligible deposits at the same bank, building society or credit union:</b>	All your eligible deposits at the same bank, building society or credit union are "aggregated" and the total is subject to the limit of £85,000. <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
<b>Reimbursement period in case of bank, building society or credit union's failure:</b>	20 working days. <sup>4</sup>
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
<b>To contact Leeds Building Society for enquiries relating to your account:</b>	<b>Leeds Building Society Customer Services</b> 105 Albion Street, Leeds LS1 5AS.
<b>To contact the FSCS for further information on compensation:</b>	<b>Financial Services Compensation Scheme</b> 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.  Telephone: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
<b>More information:</b>	<b><a href="http://www.fscs.org.uk">www.fscs.org.uk</a></b>

Additional information (all or some of the below and overleaf)

## 1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

## 2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **[www.fscs.org.uk](http://www.fscs.org.uk)**.

### 3 Limit of protection for joint accounts

In the case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### 4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, unless specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [fscs.org.uk](https://www.fscs.org.uk).

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

## Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund\*
  - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](https://www.fscs.org.uk)

- \* Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.