

Junior Cash ISA (JISA)

Application & Transfer Form 2024/2025

Only to be completed by the Registered Contact or by a child over 16 on their own behalf. The child will be the beneficial owner of the Investments held in the Junior Cash ISA (JISA)

Important Notice: Before completing this form please read carefully the specific terms and conditions relating to the savings account you are opening (the account terms) and the general Savings Account Terms and Conditions (the savings terms) as we shall seek to rely on them. In addition, please read the notes under Customer Identification section 7. Please complete this form and then read the Agreement to assign windfalls to charity and the Declarations and sign the form at the end. 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

Child's Personal Details

I apply to open/I apply to transfer a JISA for:
(delete which does not apply)

Title Surname

First name Any other initial(s)

HM Revenue & Customs rules require FULL names to be given.

Please enter the child's full permanent address - Please note that we are unable to accept c/o addresses and P.O. Box Numbers.

Address

 Postcode

Telephone Numbers

Day
Evening
Mobile

Email

Nationality

Country of residency

Town of birth

Country of birth

Date of birth (DD/MM/YYYY)
 / /

If the child is over 16 please enter their National Insurance Number

Tick this box if you are applying because you have adopted the child named above

Personal Details of Registered Contact

Title Surname

First name Any other initial(s)

HM Revenue & Customs rules require FULL names to be given.

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

Address

 Postcode

Telephone Numbers

Day
Evening
Mobile

Email

Nationality

Country of residency

Town of birth

Country of birth Occupation

Date of birth (DD/MM/YYYY)
 / /

Section 2: Keeping you up to date about products and services

Your preferences

We would occasionally like to share information with you about our products, services, news and offers. Let us know how you'd like us to keep you updated about these below:

Registered Contact

Email Yes No
Post Yes No
Telephone Yes No
Text message Yes No

We'll remind you of your right to update your marketing preferences from time to time. You can change them at any time by going into a branch, logging in and going to 'My Account' (if you're registered for Skipton Online), calling us on 0345 850 1700 or writing to FREEPOST SKIPTON BUILDING SOCIETY (please use block capitals). Please be assured the Freepost address is correct despite its simplicity.

Section 3: Account Details

What are you saving for?

Please state the opening investment for your new ISA here.

I enclose a cheque for £ and/or

from my Skipton account number I authorise you to transfer £

I intend to pay by Debit Card

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

Transfers from your Skipton account will require your passbook enclosed.

Section 4: Transferring JISA funds to Skipton from another provider

If you would like to transfer existing JISAs into your new Skipton JISA please complete the attached Transfer Authority Form. Please note that we require a Transfer Authority Form per ISA transfer

Please read the Agreement and Declarations in Section 5 carefully and SIGN at the bottom of the form.

Section 5: Agreements and Declarations

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

Continued overleaf

Section 5: Agreements and Declarations (continued)

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.

JISA Declarations

I declare that

- I am 16 years of age or over
- I am the child/I have parental responsibility for that child (delete which does not apply)
- I/the child does not have a Child Trust Fund account
- I will be the registered contact for the JISA
- The child is resident in the UK, or is a UK Crown Servant, a dependant of a UK Crown servant or is married to/in a civil partnership with a UK Crown Servant
- I have not subscribed and will not subscribe to another Cash JISA for this child
- I am not aware that this child has another JISA of this type
- I am not aware of other JISA subscriptions that will result in this child exceeding the annual limit
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded.

I authorise Skipton Building Society to:

- Hold the subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- Make on a child’s behalf any claims to relief from tax in respect of JISA investments.

I agree to the JISA Terms and Conditions and confirm that to the best of my belief the information in this form is true.

General Declarations

- (a) I confirm that I have read the Important Notice at the start of this form and have received:
- (i) the account terms and
 - (ii) The Savings Terms 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

How We Use Your Personal Data

For the purposes of Data Protection, Skipton Building Society is the Data Controller responsible for the collection, use, sharing, holding and protection of your personal data.

Skipton respects your privacy and is committed to protecting your personal data.

We endeavour to ensure that all personal data is kept confidential, accurate, up to date, available to you and held and transferred securely.

We put in place a range of security measures to help protect your data.

We only collect, use, share and hold your personal data when we have a lawful basis that allows us to.

We hold personal data for a period determined by our regulatory, legal and business requirements and this will continue beyond the closure of your account.

By providing your personal data and applying for this savings account you will be taking steps to enter into a contract with us.

We use personal data about you to:

- identify you
- check the eligibility of products and services you apply for or have with us and review this on an ongoing basis
- process, manage and administer your applications, enquiries, accounts, transactions, relationships, products and services
- link this application to your customer record and other accounts, products and services you hold with us
- manage your experience with us
- protect you and provide security
- provide colleague training to help improve the quality of our service and for general quality assurance and communication monitoring
- prevent crime, money laundering, protect you and others from fraud and for public safety
- communicate with you about the products and services you hold with us
- send marketing communications, by the methods you have agreed to
- undertake research and gain insights into market trends, consumer behaviour, our competitors and changes in technology

Continued overleaf

Section 5: Agreements and Declarations (continued)

- meet our legal, regulatory, auditing, tax and accounting obligations

Who We Share Your Personal Data With

To help process, administer and manage your application, accounts and relationships with us we will share your personal data, where needed, with a range of other parties including:

- your authorised representatives and joint account holders
- central and local government departments including HMRC
- credit reference, fraud prevention, law enforcement agencies and tracing agents
- other financial organisations including payment services providers
- external auditors
- research and insight agencies
- mailing houses and printers
- information technology service providers

Your Rights

In respect of your personal data, you have rights to:

- be informed about the personal data we collect, use, share and hold about you. The purpose of this privacy notice is to do this
- request details of the personal data we hold about you
- have inaccurate or incomplete personal data corrected
- request the erasure of your personal data
- restrict the collection, use, sharing and retention of your personal data in some circumstances
- request the electronic transfer of your personal data to you or another service provider
- object to the collection, use, sharing and holding of your personal data
- complain to the Information Commissioner's Office

For more information about how we use your personal data, who we share it with and why, how long we keep it, the lawful bases that apply, and your rights and how to exercise them please refer to our full Privacy Notice at skipton.co.uk, ask at your local branch, call us on 0345 850 1700 or write to our Data Protection Officer at Skipton Building Society, Skipton, North Yorkshire, BD23 1DN.

Section 6: Electronic Payment Statement

When there's an electronic payment out of your account we'll produce a statement detailing the electronic transactions for the monthly period.

If you've registered with us online you can view information about your electronic transactions at any time.

Where you have provided an email address or are already registered online, you'll receive a notification email confirming your Electronic Payment Statement is available for you to view online.

Child

Do you wish to be supplied with an electronic payment statement? Yes No

Registered Contact

Do you wish to be supplied with an electronic payment statement? Yes No

If the section above is left blank, you will be automatically opted in for the Electronic Payment Statement. If you wish to opt out in the future please contact us.

If you are not registered online and have opted not to receive Electronic Payment Statements, you will still be able to view any available statements online by registering and logging into your account.

You can also update your preferences online. All you have to do is log in to Skipton Online and select Login/Sign up. Your account(s) will be listed on the homepage.

Section 7: 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.

Section 8: Signatures

Financial Services Compensation Scheme (FSCS) Acknowledgment

I can confirm that I have received the FSCS Information Sheet.

Account Holder 1

Usual signature

Date (DD/MM/YY)

 / /

Registered contact

Usual signature

Date (DD/MM/YY)

 / /

Please note it is important for you to sign this form and correctly date it with today's date, to confirm your acceptance of the terms and conditions of the account. Failure to sign and date the form may cause delays in opening your account and your application form will need to be sent back to you to complete.

For office use only (must be completed in BLACK)

Staff number

Date (DD/MM/YY)

 / /

Checked by

Membership Classification
(20 Registered Contact)

Terms and Conditions have
been supplied (please tick)

Account holder 1

Existing customer

ID checked and verified, copy sent to Tower

Registered Contact

Existing customer

ID checked and verified, copy sent to Tower



Call 0345 850 1722



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

Junior ISA Provider

Transfer Authority Form

Section 1: Existing Junior ISA provider

Type of Child Junior ISA Fund with the existing provider

Stocks and Shares Cash

Existing provider's name

Existing Junior ISA roll number

Existing Junior ISA account number

Address

Existing Junior ISA sort code

Postcode

Section 2: Your personal details and details of your child's Junior ISA

Applicant's details:

Title

Surname

First name

Address

Postcode

I apply to transfer a Junior ISA for:

Child's details:

Title

Surname

First name

Address

Postcode

Date of birth (DD/MM/YYYY)

 / /

Child's National Insurance Number (if applicable)

Section 3: Cash Junior ISA Transfers only

Have any subscriptions been made to the Cash Junior ISA in this tax year? Yes No

If Yes, please confirm the amount subscribed

£

A Cash Junior ISA holder can only hold one Cash Junior ISA at a time.

Please tick to confirm you agree to transfer the **full balance** of the Cash Junior ISA.

Section 4: Stocks and Shares Junior ISA Transfers only

Please note transfer will be undertaken subject to the terms and conditions applying to your Stocks and Shares Junior ISA, this may include certain fees or restrictions on transfers. You should check with the existing provider to understand the implications of a transfer.

Have any subscriptions been made to the Stocks and Shares Cash ISA in this tax year? Yes No

If Yes, please confirm the amount subscribed

£

Continued overleaf

Section 4: Stocks and Shares Junior ISA Transfers only (continued)

Transfer the full balance of the account?

Transfer part of the account balance?

Amount to transfer is £

Section 4a: Partial Transfer Details (Partial Transfers only)

Please note you do not need to complete this section if you are transferring the Stocks and Shares Junior ISA in full.

Do you want to transfer the current tax year Junior ISA subscription (this would involve selling any investments made with the subscription from the current tax year)? Yes No

Please note that the amount in the account representing current tax year subscriptions can only be transferred in whole and not in part

If you only want to transfer the subscriptions from the current tax year, tick here

OR

If you only want to transfer all of the subscriptions from previous tax years, tick here

OR

If you only want to transfer part of the subscriptions from previous tax years (as well as investments relating to current year subscriptions) tick here and provide sale instructions by completing the details below.

Stocks, Shares and / or Funds that you wish to sell

Please check your selection is permitted by the existing Stocks and Shares Junior ISA provider prior to submitting this Transfer Authority form. Please note that you may be contacted by the existing Junior ISA provider to agree what to sell.

Please list all of the Stocks, Shares and / Funds held with the above Junior ISA provider that you wish to sell and transfer the proceeds to the new Cash Junior ISA with Skipton Building Society .

Please use the box below to give instructions to the current Stocks and Shares Junior ISA provider with regard to what specific value or Tax Year(s) should be transferred and/or what investments should be realised to meet the transfer.

If needed, please list all investments held with the current Junior ISA provider that you wish to sell and transfer the proceeds to the new Cash Junior ISA with Skipton Building Society. Alternatively, you may provide this information by supplying a separate list, e.g. by annotating a valuation statement from the provider

Description of investment	Investment indicator e.g. ISIN, Sedol, Cuip etc. (if known)	Number or value of stocks, shares, units or specify 'All' to sell the entire holding

Section 4b: Uninvested cash to be transferred

If you want to transfer all of the uninvested cash balance, tick here

Please say how much of the uninvested cash balance in the Stocks and Shares Junior ISA you want to transfer £

Section 5: Customer Authorisation

Please arrange to transfer the Junior ISA to Skipton Building Society as detailed below:

Skipton Building Society
Investment Operations
The Bailey, Skipton
North Yorkshire
BD23 1DN

In all cases, you will need to complete the appropriate Transfer Application Form and provide identification if the Junior ISA holder is not an existing customer with Skipton Building Society. If the funds are to be credited to an existing Cash Junior ISA with Skipton Building Society, please quote the Skipton account number.

Existing Skipton account number:

Section 6: ISA Declarations

I declare that

- I am 16 years of age or over
- I am the child /I have parental responsibility for that child (delete which does not apply)
- I am the registered contact for the Junior ISA

I authorise Skipton Building Society

- to hold the child's subscriptions, Junior ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- to make on behalf of the child any claims to relief from tax in respect of Junior ISA investments.

Declaration for stocks and shares Junior ISA transfers only:

Where I must give notice to close or transfer part of the existing Stocks and Shares Junior ISA, or the existing Stocks and Shares Junior ISA contains an investment which is designed and intended to be held for full term and has yet to reach redemption, I instruct my existing Stocks and Shares Junior ISA provider to either: (tick the appropriate box)

Wait for the full notice period to end, or wait until redemption (whichever is relevant) before going ahead with the transfer.

Depending on the terms and conditions, carry out the transfer as soon as possible – I accept any consequential loss of income, capital and/or charges that may be applied.

Signature:

Date (DD/MM/YYYY):

 / /

Transfer acceptance

Skipton Building Society are willing to accept this Junior ISA transfer in line with the instructions above, as long as the following conditions have been met.

- The transfer proceeds are made up of cash deposits only
- We must receive the transfer proceeds no later than 30 days from the date on this form.
- Where you want to transfer subscriptions from the current tax year, these must not be more than the amount shown.
- Please note we do not accept residual income payments

For the purposes of the transfer of the ISA wrapper under the ISA regulations, the date shown above will be the transfer date.



Call 0345 850 1700



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch

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