Cash ISA

Application & Transfer Form 2023/2024

SKIPTON BUILDING SOCIETY Since 1853

New ISA - Only to be completed by individuals on their own behalf.

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

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 saving terms)) as we shall seek to rely on them. In addition, please read the notes under Customer Identification Section 9. Please complete this form, read the agreement to assign windfalls to charity and declarations, Section 7, and sign the form. If you do not understand any point or require assistance in completing this form, please call Skipton Direct on 0345 850 1722.

For office use only (must be completed in BLACK)

Account number ☐☐☐☐☐☐☐☐☐

Section 1: Account Information

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

Please pay my interest monthly ☐ annually ☐

Section 2: Customer Details

Please complete all of this section. All information in this section is mandatory, without this we will not be able to process your transfer/application, resulting in your request being delayed.

Title

Surname

First Name

Middle Name(s)

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

Address

Postcode

Date of birth (DD/MM/YYYY)

☐☐ / ☐☐ / ☐☐☐☐

Do you have a National Insurance Number? Yes ☐ No ☐

If yes*, you must enter it here

☐☐☐☐☐☐☐☐☐

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

Email

Telephone Numbers

Day

Evening

Mobile

Occupation

Country of residency

Nationality

Town of birth

Country of birth

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

I apply to subscribe to a Cash ISA for the tax year 2023/2024 and each subsequent year until further notice.

Are you an existing customer? Yes ☐ No ☐

If yes, please state an existing account number

☐☐☐☐☐☐☐☐☐

Section 3: 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:

Email Yes ☐ No ☐ Telephone Yes ☐ No ☐

Post Yes ☐ No ☐ Text message Yes ☐ No ☐

Continued overleaf

Section 3: Keeping you up to date about products and services *(continued)*

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 4: Interest Instructions

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

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 5: Savings Details

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 ☐☐☐☐☐☐☐☐☐☐ and/or

I authorise a card payment £

NOTE: Cheques should be payable to Skipton Building Society RE: Your full name.

Transfers from your Skipton account will require your passbook enclosed (if applicable).

What are you saving for?

Section 6: Transferring ISA funds to Skipton from another provider

If you would like to transfer existing ISAs into your new Skipton ISA, 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 7 carefully and SIGN at the end of the form.

Section 7: Agreements and Declarations

Before you sign this form, it is important that you read the declarations in this section carefully as we shall seek to rely on them. If you do not understand any point or require assistance, please call Skipton Direct on 0345 850 1722.

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**

Continued overleaf

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/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;
(d) I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA;
(e) 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; and
(f) I agree to the ISA terms and conditions.

I authorise Skipton Building Society

a) to 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.

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 account terms including the Key Features document 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

Continued overleaf

Section 7: Agreements and Declarations *(continued)*

- 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
- 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 8: 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.

Do you wish to be supplied with an Electronic Payment Statement? Yes ☐ No ☐

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 9: 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.

Continued overleaf

Section 10: Signatures

Financial Services Compensation Scheme (FSCS) Acknowledgement

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

Account Holder

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 (1 for individuals, 8 for Attorney) ☐

Terms and Conditions have been supplied (please tick) ☐

Account holder

Existing customer ☐

ID checked and verified, copy sent to Tower ☐

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.

Transfer Authority for your existing Cash ISA provider

SKIPTON BUILDING SOCIETY Since 1853

Section 1: Existing ISA provider name and address

Name

Address

Postcode

Section 2: Details of the Cash ISA

Title (Mr, Miss, Mrs, Ms, Mx)

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

Street

Town

County

Postcode

Date of birth (DD/MM/YYYY)

/ /

National Insurance Number

Existing ISA number

Existing Sort Code

Roll Number (if applicable)

/

The terms and conditions of some ISA products do not allow only part of an ISA to be transferred. Your existing provider may need you to give them specific information before the transfer can go ahead. Please check with your existing ISA provider if you are not sure about this.

1. Do you wish to close your current Cash ISA and transfer the full amount? Yes ☐ No ☐
2. Have you subscribed to this Cash ISA in this current tax year? Yes ☐ No ☐

   If **Yes**, please enter the amount paid in this tax year: £
3. If you answered **No** to **Question 1** please enter the total amount you want to transfer: £

   Do you want to transfer current tax year subscriptions in Q2 above as part of this transfer? Yes ☐ No ☐

Continued overleaf

Section 3: Customer Authorisation

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

4. I instruct my existing provider to wait until any notice period has expired or following maturity before the transfer takes place. Yes ☐ No ☐

If your current Cash ISA has a fixed maturity date, please confirm the date your funds will be available to transfer: ☐☐ / ☐☐ / ☐☐☐☐

Please note, if you are transferring into a new fixed ISA and your funds are not available until after the closing date for payments in to your new ISA (See product Terms & Conditions), we will be unable to action your transfer against this product.

Please arrange to transfer my Cash ISA to Skipton Building Society as detailed below:

Skipton Building Society, Customer Delivery, The Bailey, Skipton, North Yorkshire BD23 1DN

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

Exisiting ISA number

I understand that this provides you with the appropriate authority to transfer the above Cash ISA to Skipton Building Society as soon as possible.

I authorise my existing ISA provider (as specified) to transfer the ISA to Skipton Building Society.

I authorise my existing ISA provider to provide Skipton Building Society with any information, about the Cash ISA and to accept my instructions from them relating to the Cash ISA being transferred.

Customer Signature

Date (DD/MM/YY)
☐☐ / ☐☐ / ☐☐

Transfer acceptance

We are willing to accept this ISA transfer in line with the customers 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 the customer wants to transfer subscriptions from the current tax year, these must not be more than the amount shown in question 2 above.

For the purposes of the transfer of the ISA wrapper under the ISA regulations, we will use the date we receive this form, fully completed as the transfer date.

Please return this form with your application/transfer form in order for us to arrange the transfer of funds.

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