

# Cash JISA Application



Account Number

(for office use only)

Registered Contact Customer Number (for office use only)

Mr/Mrs/Miss or other (please specify)

Forename(s)  Surname

Address   
  
 Post Code

Tel. No(s) Daytime  Evening  Mobile

Email

Date of birth  Are you an existing account holder with the Loughborough?

If 'Yes', please supply account number

**I apply to open a JISA for:**

Child's Details Customer Number (for office use only)

Gender  Male /  Female  Please delete as appropriate

Forename(s)  Surname

Address   
  
 Post Code

Date of birth  Are you an existing account holder with the Loughborough?

If 'Yes', please supply account number

NINO (if they have one)

I apply to subscribe for a Cash JISA for the tax year  20\_\_ /  20\_\_ and each subsequent year until further notice

**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 and I will be the registered contact for this JISA
- The child is resident and ordinarily resident in the United Kingdom, 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 JISA of this type 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 subscription limit
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded

**I authorise the Loughborough Building Society**

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

**I confirm that I have read the Terms & Conditions relating to the Junior ISA account and understand that any monies invested cannot be withdrawn until the child's 18th birthday.**

Signature <input style="width: 95%;" type="text"/>	Date <input style="width: 95%;" type="text"/>
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**DECLARATIONS - please read carefully before signing**

I declare, consent and fully understand that:

1. I agree to be bound by the Society's rules, a copy of which is available upon request at any branch.
2. If required, you may make searches about me at credit reference agencies who supply you with information, including information from the Electoral Register, for the purpose of verifying my 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 ability to obtain credit. You may use scoring methods to assess this application and to verify my identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by the Loughborough Building Society and other companies for the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.
3. I consent to the Society using the information contained in this form and analysing the operation of my account for marketing purposes to allow it to provide details of products or services it may believe to be of interest to me. I understand that I can request not to receive any details about the Society's products and services by ticking the boxes below.
4. I have read and fully understand the charitable assignment arrangements.

Please tick below if you **do not wish** to receive information about the Society's products & services & do not wish the Society to share your information with other organisations for their marketing

Applicant 1  Telephone  Associates  Post  Email

Signature <input style="width: 95%;" type="text"/>	Date <input style="width: 95%;" type="text"/>
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## CHARITABLE ASSIGNMENT

The Society has found that such service to existing members has at times been severely disrupted by the actions of speculators. To avoid continued disruption from speculators the Society would require new investors to agree to assign to charity any future windfall benefits they receive, in the unlikely event of a transfer of the Society's business to a bank or other company.

Existing shareholding members as at 31 January 2000 who continuously maintain a shareholding account are not affected by this change, i.e. they may open new accounts without being required to assign any benefits to charity.

We have chosen the well-known Charities Aid Foundation as the charity to benefit from any potential windfall.

There are certain categories of investor who will be exempt from assigning any future windfall rights. A list of these categories is available from the Society. The above is only a summary of the charitable assignment arrangements, the complete terms of which are set out below. If you need any further information please ask at any of our branches.

### AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

1. Paragraphs 2 to 6, below, 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, I will 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 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.

5. 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 I have given under paragraph 2, above.

6. 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 current terms. This paragraph will no longer apply if the Society publishes a termination notice.

#### Notes

These notes apply to paragraphs 1 to 6, above:

(a) The "account" is the share account, which you are applying to open by completing this form.

(b) The "current terms" means terms, which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.

(c) You are an "exempt customer" when you open the account if:

- you have held shares in the Society on, and at all times since, 31 January 2000; or

- you belong to one of the groups of other 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.

(d) A "fixed-term scheme notice" means a notice in the press publicising a decision by the Society that, though it will require new shareholding members to enter into agreements as described in paragraph 6 above, the member's agreement will only require him or her to assign any windfall benefits to charity if an event relating to a transfer of the Society's business to a successor occurs during a fixed term specified in the agreement.

(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 sole or joint holder).

(f) A "public announcement" is a public announcement by the Society of a proposal to transfer its business to a successor.

(g) 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 assignments of windfall benefits.

(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 "termination notice" means a notice in the press publicising a decision by the Society that it will no longer require new shareholding members to enter into agreements as described in paragraph 6, above.

(j) A "windfall benefit" is a benefit which a person has the 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 (i.e. on a conversion or take-over), 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 conferred under the terms of a transfer which is the subject of a public announcement made more than five years after the Society has published a termination notice or a fixed-term scheme notice; 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.

(k) Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 6, above, apply to each of you separately.

(l) If the Society no longer exists following a merger with another building society, paragraphs 2 to 6, above, will still apply between you and the other society.