

# Cash ISA Application Form - for use for applicants 18 years+

**The Loughborough  
Building Society**

Please state which account you would like to open:

Account Number (for office use only)

Value of attached ISA transfer form £ (if applicable)

I enclose the sum of £ to open the account

Source of opening deposit (e.g. wages/inheritance)

How will you continue to fund the account?

What is your Savings goal? (e.g. House deposit/rainy day fund)

How often will you use your account?

If you are transferring from an existing Loughborough account please provide the account number and enclose the passbook.

## Account Holder

Customer Number (for office use only)

Title

Forename(s)

Surname

Address

Post Code

Tel. No(s)

Daytime:

Evening:

Mobile:

Email

Date of birth

Do you have a National Insurance Number?

☐

Yes

☐

No

If yes, you must enter it here:

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

Please note: if you cannot / do not supply an NI number we will not be able to open an ISA for you.

If you are an existing account holder with the Loughborough please supply an account number:

The following section is only to be completed when adding a Power of Attorney, Court of Protection (Deputy) or Missing Person Guardian (please tick as appropriate)

Power of Attorney

☐

or Court of Protection (Deputy)

☐

or Missing Person Guardian Order

☐

Customer Number (for office use only)

Title

Forename(s)

Surname

Address

Post Code

Tel. No(s)

Daytime:

Evening:

Mobile:

Email

Date of birth

If you are an existing account holder with the Loughborough please supply an account number:

1. Do you want this account to be operated by:

☐

The Account Holder and/or the Attorney

☐

Attorney/Deputy/Guardian only

2. Where do you want correspondence to go to:

☐

The Account holder's address

☐

The Attorney's address

Where an account is operated under a Court of Protection Order or a Missing Person Guardian Order, correspondence will be sent to the address appointed by the Court.

**Payment of Interest - if applicable (See Product Summary for interest options)**

☐ Add to account

☐ Paid to another Loughborough account in your name:

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

☐ Paid to bank account in your name (see below)

Bank name		Bank branch	
Sort Code		A/c No.	
Account Holder's name			

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

**I declare that:**

1) all subscriptions made, and to be made, belong to me.

2) I am 18 years of age or over.

3) I have not subscribed, and will not subscribe, to more than the overall ISA subscription limit total in the same tax year with The Loughborough

4) I am resident in the United Kingdom (UK) for tax purposes: — or if not resident, either perform duties which, by virtue of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK — or I am married to, or in a civil partnership with, a person who performs such duties

5) I will inform the ISA account manager if I cease to be resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties

6) I agree to the ISA terms and conditions

**I authorise the Loughborough Building Society:**

- I authorise the ISA account manager to hold my cash subscription and ISA investments, in respect of the interest, dividends and any other rights or proceeds and to claim any relief from tax on my behalf.

**I declare that this application form has been completed to the best of my knowledge**

**DECLARATIONS - please read carefully before signing**

**I am applying to open a savings account with the Society and I declare and consent to:**

1. I have read the general terms and conditions relating to the account applied for as set out in the General Terms and Conditions for Savings Accounts.
2. I agree to be bound by the Society's rules, a copy of which is available upon request
3. 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/our 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.
- 4 All information provided above is accurate and true to the best of my knowledge.
- 5 I have read and agree to the charitable assignment arrangements
6. Your Personal Data: I acknowledge that I have been provided with a copy of the Society's full Privacy Notice which outlines how the Society will deal with my/our personal information. A copy of this Notice can be found at [www.theloughborough.co.uk](http://www.theloughborough.co.uk) I acknowledge that my/our personal data will be used and retained in the manner set out in the Privacy Notice.
7. Tax Residency: I undertake to inform The Loughborough Building Society of any changes in my circumstances, such as moving outside of the UK, that may affect this declaration.
8. I declare that the amount being invested is:  
☐ by me as sole beneficial owner  
☐ by me/us as attorney/attornies for the member and enclose a copy of the power of attorney document.

**General Communication**

To help us improve our environmentally friendly credentials we'd like to send you Society statutory notices and member communications via email rather than post. If you consent please tick the box/boxes below.

I consent to receive Loughborough Building Society statutory notices via email:

☐ Applicant 1

You can change your preference or withdraw your consent at any time by writing to us at Loughborough Building Society, 56 Woodgate, Loughborough LE11 2TZ or emailing us at [enquiries@theloughborough.co.uk](mailto:enquiries@theloughborough.co.uk)

**Informing you of other products**

From time to time we'd like to contact you with details of other mortgage or savings products we provide which may be of interest to you. We'll never share your personal information with third parties for sales or marketing purposes.

If you consent to us contacting you for this purpose please tick below to say how you would like us to contact you.

**I consent to receive communications about the Loughborough Building Society's mortgage and savings products by:**

☐ Email ☐ Post ☐ Telephone

**11 I confirm that I have received and read the Information Sheet relating to the FSCS.**

**Please open the account in my / our name**

Account holder Signature Date			Authorised Signatory Date		
----------------------------------	--	--	------------------------------	--	--



## CHARITABLE ASSIGNMENT

### THIS PAGE IS TO BE RETAINED BY THE CUSTOMER

**The Loughborough Building Society is a local building society catering particularly for the needs of members and potential members in its operating area. We are determined to continue to bring the benefits of such membership to increasing numbers of people. We aim to achieve this objective by offering competitive rates on savings, investment and mortgage products, together with high standards of service.**

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.