

Help to Buy: ISA Application Form

1 Account Opening Details – Note: Please make cheques payable to the applicant name

I apply to subscribe to a **Help to Buy: ISA** for the tax year / and each subsequent year until further notice.

Do you have an existing Help to Buy: ISA? Please tick: Yes No – If Yes, please also complete our Help to Buy: ISA Transfer Authority Form.

I wish to make an initial subscription of £ (Maximum £1,200 – including £1,000 maximum opening deposit and £200 maximum first month subscription)

2 Personal Details – please use BLOCK CAPITALS

Title:	Forenames (in full):	Surname:
Permanent Residential Address:		
Postcode:		Nationality:
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	National Insurance Number:
Contact Tel - Day:	Evening:	Mobile:
Email Address:	Occupation:	Are you an existing customer? Yes <input type="checkbox"/> No <input type="checkbox"/>

3 Interest Instructions

I require interest to be: Added to the Account

OR

Paid direct to Monmouthshire Building Society Account No:

OR

Paid direct to the following Bank Account:

Name of Account Holder(s): Bank Name:

Bank Address: Postcode:

Bank Sort Code: - - Bank Account Number:

4 Additional Services for our Customers aged 18 and over (optional)

Monmouthshire Building Society Group offers a range of additional services. If you would like to receive further information on the services listed, please indicate below:

- Do you have savings accounts/bonds with other financial institutions? Yes No
 - Would you like further information on any of the following accounts – please tick if Yes:
ISAs Bonds Children's Regular Savings Easy Access Notice Accounts
- What is the date your current property rental agreement expires?
 - Would you like us to contact you at this time to discuss our range of mortgage products? Yes No
- What month is your home insurance due for renewal?
 - Can we contact you at your next renewal date to offer you an alternative quote? Yes No
- How many Dependents do you have?
 - Do you have a Will in place? Yes No
 - Would you like to be contacted by one of the Society's panel of solicitors to discuss:
Reviewing/Making a Will? Yes No Probate Service? Yes No Lasting Power of Attorney Service? Yes No
Matrimonial & Family Law Service? Yes No Conveyancing Service? Yes No
- Would you like information regarding Golden Charter Funeral Plans available via the Society? Yes No

continued overleaf >>>

5 Customer Declaration: please read, complete and sign

Important Information – it is essential that you read and understand the terms within this declaration before signing

- I confirm that I have received the following:
 - General Terms & Conditions for Savings Accounts Leaflet Yes No
 - Interest Rate Leaflet Yes No
 - Savings Services Tariff Leaflet Yes No (If you have ticked 'No' to any of these, we will send it to you on receipt of this application)
- I accept that the Society may decline my application.
- I consent and acknowledge that the Society will carry out an electronic check to verify my identity.
- I declare that the account will not be held by me as a trustee for a corporate body, or for persons who include a corporate body.
- I agree to the specific terms and conditions applying to the account, and the General Terms & Conditions for Savings Accounts, and to be bound by the Rules of the Society, a copy of which is available on request.
- I authorise the Society to operate the account according to the instructions indicated in this application form.

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, and will not subscribe, more than the overall subscription 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 Monmouthshire 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.

I authorise Monmouthshire Building Society:

- To hold my cash subscription, ISA investments, interest, dividends and other rights or proceeds in respect of those investments and any other cash.
- To make on my behalf any claims to relief from tax in respect of ISA investments.

Help to Buy: ISA Eligible Customer Declaration:

I confirm, for the benefit of the Administrator and HM Treasury, that by making this Eligible Customer Declaration:

- I do not own, and never have owned, any interest in land, whether in the United Kingdom or elsewhere, which:

(A) is:

- in England or Wales:
 - freehold;
 - leasehold, where the lease was originally granted for a term certain exceeding 21 years; or
 - commonhold; or
- in Scotland, registered or recorded, or would be capable of being registered or recorded, as a right of absolute ownership in the Land Register of Scotland or General Register of Sasines in Scotland, as applicable; or
- in Northern Ireland:
 - freehold; or
 - leasehold, where the lease was originally granted for a term certain exceeding 21 years; or

(iv) an equivalent interest in land to the interests in land listed in paragraphs (A) (i) to (iii) above under the laws of any jurisdiction outside the United Kingdom; and

(B) comprises a building that is used or suitable for use as a dwelling, or is in the process of being constructed or adapted for such use; and

(C) (i) which I acquired as a purchaser by way of sole or joint ownership; or (ii) which entitles me to possess or occupy that land.

- I have not previously received payment of a Bonus under the Help to Buy: ISA Scheme Rules (unless the full amount of such Bonus has subsequently been repaid to the Administrator in accordance with the Scheme Rules).
- I have not paid, and will not pay, into this Help to Buy: ISA more than the applicable monthly allowance, as set out in the Scheme Rules.
- I understand that I can only hold one Help to Buy: ISA at any time
- I have been supplied with, or have had made available to me, a copy of the Scheme Rules, or have been provided with, or had made available to me, a link to a website where the Scheme Rules can be accessed, and I agree to be bound from the date of this agreement as an Eligible Customer by the Scheme Rules, as such may be amended and/or restated from time to time.

Agreement to Assign Windfalls to Charity

- I have read the section titled 'Charitable Assignment' in the information section of your General Terms & Conditions for Savings Accounts Leaflet and I agree that unless I fall within the exemptions contained in that section, I will transfer to Monmouthshire Building Society's Charitable Foundation (or any other charities nominated by the Society, but to no other person) my rights to any windfall conversion benefits to which I may become entitled. I acknowledge that my agreement cannot be withdrawn or varied.
- I authorise Monmouthshire Building Society to pass any relevant information about me or my account to the Charitable Foundation and also to transfer any windfall conversion benefit to the Charitable Foundation without notice to me.

Use of your Personal Information

- We need to collect information about you in order to open and administer your savings account. The legal basis on which we process your data will be either that the processing is necessary for us to provide you with the financial product you are seeking; necessary to comply with our legal obligations; in our legitimate business interests in relation to such purposes or with your consent.
- If you make a joint application with your spouse, partner, family member or another party, we will also need to collect personal information about that person. If you make a joint application on behalf of the joint applicant, you agree to show them our Summary Privacy Notice and that you have all necessary consents to enable you to provide us with their information.
- The information we collect is used to verify your identity, administer your accounts, provide you with our services and to communicate with you about other products or services of ours that we think may be of interest to you.
- When using your information we may also share information with anyone you appoint to administer or operate your account; regulatory and government bodies; auditors; any individuals/organisations that we use to provide services to us; and any other person or organisation if the law, public duty or our legitimate interests require us to do so.
- We undertake checks about you with Fraud Prevention Agencies ('FPAs') for the purposes of preventing fraud and money laundering, and to verify your identity. If false or inaccurate information and fraud is suspected then we will record this and share the information with FPAs.
- In making your application you acknowledge that you have received and read the summary of our full Privacy Notice contained in our "Important Information About Your Personal Data" leaflet. Our full Privacy Notices are available from all our offices and on our website at www.monbs.com/privacy.

continued overleaf >>>

Keeping you Informed about other Products & Services

The Society would like to provide you with information on our products and services unless you opt out of receiving this information. Please note the Society will continue to provide you with regulatory and service communications even if you have opted out.

I do not wish to receive information on products and services by the following channels:

Mail Telephone Electronic means

I agree to the Help to Buy: ISA terms and conditions applying to the account and to be bound by the rules of the Society, a copy of which is available on request. I declare that this application form has been completed to the best of my knowledge and belief.

By signing below, you are also giving explicit consent for Monmouthshire Building Society to share:

- Relevant personal data and information with UK Asset Resolution Limited (UKAR) or any other entity appointed by HM Treasury to administer the Help to Buy: ISA Scheme on behalf of HM Treasury.

Signature: _____ Date: _____

For Office Use Only	Date Opened	Security Number	Branch Agent	ID Checked by	Data Check	
A/C No.		Applicant Number				
CHEQUE DETAILS						
Drawer's Name	Bank Name	Bank Address	Sort Code	Account number	Cheque Number	Amount

Financial Services Compensation Scheme - Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Monmouthshire Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ² The following trading names are part of your bank / building society / credit union: Monmouthshire Building Society
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank / building society or credit union's failure:	20 working days. ⁴
Currency of reimbursement:	Pound sterling (£, GBP) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Monmouthshire Building Society for enquiries relating to your account:	Monmouthshire Building Society Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Telephone: 01633 844330
To contact the FSCS for further information on compensation:	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
More information:	Additional information can be found overleaf or at www.fscs.org.uk

Additional information Overleaf >>>

Acknowledgement of receipt by the depositor(s):

Signature of Applicant 1	Date	Signature of Applicant 2	Date
Signature of Applicant 3	Date	Signature of Applicant 4	Date

For Office Use Only:

Customer Name:	
Customer Name:	
Customer Name:	
Customer Name:	
Account Number:	



Additional Information (all or some of the below)

¹Scheme 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.

²General 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

³Limit 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.

⁴Reimbursement

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. 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, save where 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 (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

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 at 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.

Exclusion list

A deposit is excluded from protection if:

- (1) The holder and any beneficiary owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, 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 fund¹
 - Public authority, other than a small local authority.

The following deposits, categories of deposits or other instruments are no longer protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company³
- deposits of an overseas financial services institution which qualifies as a small company⁴
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹Deposits by personal pension scheme, stakeholder pension schemes and occupational pension scheme of micro, small and medium sized enterprises are not excluded.

²Listed in Section C of Annex 1 of Directive 2014/65/EU

³Under the Companies Act 1985 or Companies Act 2006

⁴See footnote 3

⁵See footnote 3