

Cash ISA Application Form

Please complete this form in BLOCK CAPITALS.

1. You and Monmouthshire Building Society

Are you an existing customer of Monmouthshire Building Society? YES NO

2. About your proposed investment

I would like to invest

£

into a

(name of account)

I apply to subscribe for a cash ISA for the tax year 20___/20___ and each subsequent tax year until further notice.

Issue Number

(if applicable)

Source of initial deposit

(e.g. inheritance, savings, pension etc.)

3. About you

Title:

Forenames (in full):

Surname:

Home Address:

Postcode:

Time at Address: Years: _____ Months: _____

Previous Address (if time at home address is less than 3 years):

Postcode:

If you have resided at more than two addresses in the last 3 years, please supply your previous addresses and length of time at each address on a separate sheet.

Nationality:

Country of Birth:

City/Town of Birth:

Date of Birth:

Do you have a National Insurance Number? YES NO
(If yes: you must enter it below)

If you do not know it, you should be able to find your NI number on a payslip, form P45 or P60, a letter from the HMRC, a letter from the DWP, or pension order book.

National Insurance Number:

Gender:

Male

Female

Non-binary

Employment Status:

Occupation:

Contact Telephone Number:

Mobile Number:

Email Address:

If you are not a UK or EEA National, do you have indefinite leave to remain in the UK? YES NO

Are you a resident for tax purposes anywhere other than the UK? YES NO

Are you a citizen of the USA? YES NO

If you have answered yes to either of these two questions, please complete the Tax Residency Self Certification Declaration form.

4. Guardian and attorney details

If you are operating the account on behalf of the above applicant, please tick here . In addition to this form, which you MUST continue to complete and sign, you are also required to complete an Official Signatory Form. A copy of this form is available from any of our branches or agencies, or online at www.monbs.com.

Title:

Forenames (in full):

Surname:

Title:

Forenames (in full):

Surname:

Please turn over

5. Interest instructions

I require interest to be:

Paid annually OR Paid monthly (if available)

Added to the Account (Annual Interest option only) OR

(option only available if specified in the Product Specific Terms and Conditions).

Paid direct to Monmouthshire Building Society Account No: OR

(option only available if specified in the Product Specific Terms and Conditions).

Paid direct to the following Bank Account:

Name of Account Holder(s):

Bank Name:

Bank Address:

Postcode

Bank Sort Code: -- Bank Account Number

6. Additional services (optional), applicable to over 18s only

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

1. a. What date does your current mortgage deal/rental agreement expire?

b. Would you like us to contact you at this time to discuss our range of mortgage products? Yes No

2. a. What month is your home insurance due for renewal?

b. Can we contact you at your next renewal date to offer you an alternative quote? Yes No

3. Would you like information regarding Golden Charter Funeral Plans available via the Society? Yes No

7. Customer declaration: please read, complete and sign

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

I confirm that I have received the following:

- Product Leaflet(s)/Product Comparison Table
- General Terms and Conditions for Savings Accounts
- Financial Services Compensation Scheme (FSCS) - Information Sheet
- Savings Service Tariff
- Important Information About Your Personal Data

If you have not received any of the above, please contact your local branch/agency or visit us online at www.monbs.com. Our Customer Privacy Notice is available from your local branch or agency office or online at www.monbs.com. These should be read prior to signing the declaration on the following page.

- I accept that the Society may decline my application.
- I acknowledge and consent to the Society carrying out an electronic search 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.

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.

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

Before you sign this agreement, please ensure that you have read and understood the Terms and Conditions of this product along with the attached FSCS information sheet.

I agree to and understand the Terms and Conditions of the account and I declare that all the information has been completed to the best of my knowledge and belief.

Please Sign Below:

Signature

Date:

For Office Use Only	Date Opened	Security Number	Branch/ Agent	ID Checked by	Data Check
A/C No.	Applicant 1 Number		Applicant 2 Number		

Cheque/Electronic Transfer Details – Please note that we can only accept funds belonging to the applicant(s).						
Account Holder's Name(s)	Bank Name	Bank Address	Sort Code	Account number	Cheque Number	Amount

Financial Services Compensation Scheme



- Information sheet and exclusions list

Basic information about the protection of your eligible deposits	
Eligible deposits in the Monmouthshire Building Society are protected by:	The Financial Services Compensation Scheme (FSCS). ¹
Limit of protection:	£85,000 per depositor per bank, building society or credit union. ²
If you have more eligible deposits at the same bank, building society or credit union:	All your eligible deposits at the same bank, building society or 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 the Monmouthshire Building Society for enquiries relating to your account:	Monmouthshire Building Society. Head Office: Monmouthshire House, John Frost Square, Newport, NP20 1PX. Tel: 01633 844444 Email: enquiries@monbs.com
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Telephone: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

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 from 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 31st December 2018; within 15 working days from 1st January 2019 until 31st December 2020; within 10 working days from 1st January 2021 to 31st December 2023; and within seven working days from 1st January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within seven working days, it will, from 1st June 2016 until 31st 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 or operating costs (in the case of a depositor which is not an individual or a large company) within five working days of a request.

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 from 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.

Exclusions list

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your 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.

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

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



Protected

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX.
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