



ISA Application Form

ISA Application Form

Please complete ALL sections in BLOCK CAPITALS.

Section 1 – Account Details

Please open: Instant ISA 12 Month Fixed Rate ISA 24 Month Fixed Rate ISA

I wish to deposit Minimum £1.00

You can make an initial deposit by cheque made payable to the account holder, by transfer from an existing Bath Building Society account, in cash, or by electronic transfer once you have received the new account details.

The maximum allowance is £20,000 in the tax year 2024/2025.

Section 2 – The Applicant

Are you an existing Customer? Yes No

Please state the account number if known

Title

Forename(s)

Surname

Telephone (including STD code)

Mobile* (UK only)

Email

Nationality/Citizenship (please list all including dual)

National Insurance Number

Date of Birth

Occupation

Residential Address

Postcode

Number of years at current address Years

If less than two years please include previous address here

Postcode

*This is required if we need to contact you for security reasons.

Section 3 – Nominated Bank Account for Withdrawal Purposes

You must have another Bank or Building Society account for transferring money out of your savings account. The account must be in your name (or joint names if it is a joint account) and must be able to accept electronic payments via the Faster Payments Service. If the opening cheque is not from this nominated bank account, please forward a recent statement, as evidence that this is a personal current account in your name(s).

Bank/Building Society name

Bank/Building Society account in the name(s) of

Bank/Building Society account number

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Sort Code

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Section 4 – Keeping you informed

We would like to keep you informed about our latest product and service news. This is most likely where you will hear about news on interest rates and new product launches, some of which may have limited availability so you may want to hear about them first! Our Newsletters and Customer emails contain features and articles relevant to our Customers and occasionally we will offer you competitions to enter. **We do not share your information with other firms for marketing purposes.**

We may contact you in a number of ways, as outlined below, if you do NOT wish us to contact you at all or by a particular method you can opt-out by ticking one or more of the boxes below.

Email Post Telephone

Section 5 – Privacy – 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 perform our contract with you or for taking steps prior to entering into it; necessary to comply with our legal obligations; in our legitimate business interests in relation to such purposes or with your consent.

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 may send your details to credit reference agencies and/or fraud prevention agencies who will supply us with information for the purpose of verifying your identity, including information from the Electoral Register. We reserve the right to carry out further checks of your identity and address should we need to in order to comply with our legal and regulatory obligations. The credit reference agencies will record details of the search whether or not the application proceeds. The searches will not be seen or used by lenders to assess your ability to obtain credit. Credit searches and other information which is provided to us and/or the credit reference agencies or fraud prevention agencies about you and those with whom you are linked financially may be used by Bath Building Society and other companies if you, or other members of your household, apply for other facilities, including insurance applications and claims. This information may also be used for debt tracing and the prevention and detection of fraud or money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.

In making your application you acknowledge that you have received and read the summary of our Privacy Notice. Our full Privacy Notices are available from Branches and Head Office on request, and on our website at www.bathbuildingsociety.co.uk

Section 6 – Agreement to Assign Windfalls to Charity

1. I agree with the Society that, if the right to any windfall benefits are granted to me after the account is opened, I will assign those windfall benefits to the Charities Aid Foundation unless the period between account opening and conversion announcement is more than five years. I understand after five years I would receive any windfall benefits.
2. I authorise the Society and the successor to pass any windfall benefits directly to the Charities Aid Foundation without notice to me.
3. I understand that:
 - i) The Society has promised to transfer to the Charities Aid Foundation the benefit of the agreement;
 - ii) Neither the Society or the Charities Aid Foundation will release me from this agreement;
4. I authorise the Society to give the Charities Aid Foundation any information about me and the account I have with the Society (if they reasonably need it).

Section 7 – ISA Declaration and Terms and Conditions

This is a copy of the declaration and ISA Terms and Conditions provided to you when you applied for your ISA using Bath Online. Please keep it for your records.

I declare that:

- I am 18 years of age or over.
- All subscriptions made, and to be made, belong to me.
- 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 or a Lifetime ISA in the same tax year.
- I am a resident in the United Kingdom 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 United Kingdom, or I am married to, or in a civil partnership with a person who performs such duties. I will inform Bath 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 Bath Building Society:

- To hold my Cash ISA subscriptions, any interest earned on these subscriptions and any rights or proceeds, in respect of these investments.
- To make on my behalf any claims to relief from tax in respect of ISA investments.
- This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

I agree to be bound by the Rules of the Society and the terms of the account including the Terms and Conditions and the **Agreement to Assign Windfalls to Charities** set out in this application. A copy of the Rules is available from Head Office and our Branches. I declare that the money being saved is my own and will not be held by me as a trustee for a body corporate, or persons who include a body corporate.

I declare that the information given is correct to the best of my knowledge and belief.

If you have not applied for an ISA with Bath Building Society please contact us immediately by emailing us at savings@bibs.co.uk or call us on 01225 423271.

Signed

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Protected

I apply to subscribe to this cash ISA for the tax year 6 April to 5 April and each subsequent year until further notice.

Cash ISA Terms and Conditions

1. An ISA may only be held by an investor in his or her sole name. Joint accounts are not allowed.
2. All ISA deposits must remain in the beneficial ownership of the investor. Any rights in respect of your ISA may not be assigned and those rights may not be used as security for a loan.
3. You must be at least 18 years old to invest in a Cash ISA.
4. An ISA may not be transferred from one investor to another.
5. The ISA Manager will satisfy himself that any person to whom he delegates any of his functions or responsibilities under the terms agreed with the investor is competent to carry out those functions or responsibilities.
6. You must be resident or ordinarily a resident in the United Kingdom for tax purposes or, if not so resident either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom or be married to or in a civil partnership with a person who performs such duties. You must inform the Society if you cease to be so resident and ordinarily resident or to perform such duties or be married to or in a civil partnership with a person who performs such duties.
7. The start date for your ISA is the date of your first deposit.
8. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), an ISA with all rights and obligations can be transferred to another ISA Manager. Partial transfers of current year and/or existing subscriptions are permitted.
9. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), all the investments held in the ISA and proceeds arising from those investments can be transferred or paid to the investor.
10. The ISA must cease on the death of the investor. Interest will be paid gross up to and including the date of death. The interest arising after the date of death will be subject to the deduction of income tax at the appropriate rate. We do offer additional permitted subscriptions on the death of an investor. Please contact us for more information on 01225 423271, via email at savings@bibs.co.uk or Live Chat on our website.
11. You do not have to pay income tax on the interest paid in each of the years that you have your ISA, provided that all the ISA Terms and Conditions have been followed.
12. You may subscribe to multiple Cash ISAs and Stocks and Shares ISAs but may only subscribe to one Lifetime ISA in any tax year.
13. We will notify you if, by reason of any failure to satisfy the provisions of the ISA rules, your ISA has, or will become void.
14. Bath Building Society only provides Cash ISAs as defined by the Government.

Please return your completed form to:

Bath Building Society, Customer Service Department,
15 Queen Square, Bath BA1 2HN or you can take it to one of our
Branches, or email it to savings@bibs.co.uk

Office use only

Account Number

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Application Received

D	D	M	M	Y	Y	Y	Y
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Date Opened

D	D	M	M	Y	Y	Y	Y
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Office

Welcome Letter Sent

Opened By

Linked To

Checked By

We're different
because you are

Head Office

15 Queen Square,
Bath BA1 2HN

Telephone

01225 423271

Email

savings@bibs.co.uk

Web

www.bathbuildingsociety.co.uk

Telephone calls may be recorded to help the Society to maintain high standards of service delivery.

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Registration Number 206026.



We're different because you are