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Application
Form



T E A C H E R S
building society

Your Information

YOUR INFORMATION - including credit reference and fraud prevention agencies

- i) We may make searches about you at credit reference agencies who will supply us with information including information from the Electoral Register, for the purpose of verifying your 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 your ability to obtain credit. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Teachers 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 of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.
- ii) To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- iii) Under the Data Protection Act you are entitled to know what information we hold about you and to ask for any inaccurate details to be amended. A fee is payable to see the information. You also have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses to you upon request to FREEPOST, Teachers Building Society, Allenvue House, Hanham Road, Wimborne, BH21 1BR.
 - a) The information provided by me/us and any other information held by the Society, may be exchanged and disclosed within the Society, its subsidiary companies and authorised agents to enable a review to take place of my total relationship with the Teachers Building Society.
 - b) I/We consent to customer data being used by the Society and/or TBS Financial Services Ltd in respect of administration, improving customer service, fraud prevention and to promote products for other companies with whom it has a business partnership.
 - c) I/We consent to data being disclosed now or at any time during the life of the account, to a subsidiary company of the Society, any life assurance or general insurance partner of the Society or Mutual One Limited, a company formed to enhance the benefits of mutuality for members.

Agreement to Assign Windfalls to Charity

Words printed in italics in this section of the application form are explained in the notes at the end.

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* unless the period between my *account* being *opened* and the *conversion announcement* date is more than 5 years (or, if applicable, the *shorter period*).
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 terms in paragraph 1 to 5, above. This paragraph will no longer apply if the Society publishes a notice in the press of a decision by the Society that it will no longer require new shareholding members to enter into such agreements.

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 "*conversion announcement date*" means the date on which the Society makes a public announcement of a proposal to transfer its business to a successor.
- (c) The "*current terms*" means terms which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.
- (d) 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 March 2000; or
 - you have already entered into an agreement with the Society binding you to the *current terms* and have continued to hold shares in the Society at all times since the *account* for which you were then applying was *opened*; or
 - you belong, in respect of the *account*, 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*. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
- (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) 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*.
- (g) A "*shorter period*" is applicable if, when the Society opens your *account*, you belong to one of the groups of people who in the Society's opinion, do not need to be asked to agree the usual 5 year period. The Society may alter the number and composition of the groups and the periods applicable to them from time to time, but no alteration will apply retrospectively.
- (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 "*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 which the Society has decided may be kept by a person in respect of some or all of his/her accounts. A list setting out the conditions which determine whether, and to what extent, any benefit may be kept 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.
- (j) 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.
- (k) 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.



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We are a member of the Building Societies Association and subscribe to the Banking Code

Authorised and regulated by the Financial Services Authority

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