

**Cash**  
**ISA**

Application Form

For office use only (06/15)

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**Account type**

I/We wish to open the following account

Do you hold any other accounts with the Society?

**Initial payment**

£

Initial payment method

As a regulated financial services organisation, we have a duty of care to comply with money laundering regulations. We are therefore required to establish the intended use of any new account opened and would ask that you supply the following information:

Purpose of savings

E.g. house deposit, car, general savings

Origin of funds

E.g. salary, inheritance, pension

How did you hear about us?

**Applicant Details**

Title

First Name

Surname

Date of birth

Permanent residential address

Postcode

Country of residence

Tel. Daytime

Tel. Evening

Mobile

Email

**Additional Information**

Occupation

Nationality/  
Citizenship (please list all including dual)

Do you have a National Insurance number?

If yes, please enter (box)

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

I apply to subscribe for a Cash ISA for the tax year indicated opposite (e.g. 2016/2017) and each subsequent year until further notice. **(This must be completed)**

**Security Check Information**

Mother's maiden name

Your place of birth

*For office use only*  
**Customer No.**

**Personal ID**  
**1st Named**  
PP DL IR EQ  
Other

**Address Confirmation**  
**1st Named**  
B S EQ  
Other

**Postal Application**  
**1st Named**  
CQ DOB DE  
Other

**Existing Customer**  
Account Number

A.M.L Check

Date

Back Office

Date

Chkd by

Date

Scanned by

Date

BOE

### Nominated Bank Account For Withdrawal Purposes

A Bank/Building Society account is mandatory. It will be used for transferring money out of your savings account and if required the interest. 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

Sort Code

### KEEPING YOU INFORMED

We would like to keep you up to date with our latest products and service news. Newsletters from Teachers Building Society contains features and articles relevant to people working in education, useful updates from the financial world and practical guides about buying, selling and improving your property. We may also inform you about new products, services or competitions which may be of interest to you. **We do not share your details with third parties.**

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.

Please do not contact me by email

Please do not contact me by telephone

Please do not contact me by SMS (text)

Please do not contact me by post

Please do not contact me at all

### DECLARATION

*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, a lifetime ISA and an innovative finance 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
- I am resident and ordinarily 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 I am married to, or in a civil partnership with, a person who performs such duties. I will inform Teachers Building Society if I 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
- The information given is correct to the best of my knowledge and belief
- I have read, understand and agree to the ISA General Terms and Conditions.

I authorise Teachers Building Society:

- To hold my cash subscriptions and any interest earned on those subscriptions
- To make on my behalf any claims to relief from tax in respect of ISA investments.

I/We agree to be bound by the rules of the Society and the terms of the account including the **ISA General Terms and Conditions** and the **Agreement to Assign Windfalls to Charities** set out on the following page of this application. A copy of the rules is available from Head Office. It is important that you read the section headed 'Privacy - Your Personal Information' set out on the following page of this application, including the Privacy Notice referred to.

I declare that the money being invested is my own and will not be held by me as a trustee for a body corporate, or persons who include a body corporate. **By signing this form, you are confirming that you are not resident or tax resident in any other country other than the UK and that you have received and read the enclosed Financial Services Compensation Scheme information leaflet.**

Signed \_\_\_\_\_ Date \_\_\_\_\_

## Your Information

The security of your personal data is our priority. Our Privacy Notice explains how we use and store your information. Please visit [www.teachersbs.co.uk/privacy](http://www.teachersbs.co.uk/privacy) to read our Privacy Notice. If you have any questions regarding the use of your information or wish to exercise any of the rights mentioned in our Privacy Notice, please write to us at the address below or email [dpo@teachersbs.co.uk](mailto:dpo@teachersbs.co.uk).

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 any further checks of your identity and address should we need to do so in order to comply with our legal and regulatory obligations. The credit reference 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 or fraud prevention 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 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.

If you give us false or inaccurate information and we suspect fraud, we will record this and may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. We, 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.

## Agreement to Assign Windfalls to Charity

Words printed in italics in this section of the application form are explained in Condition 2 of the Savings Accounts General Terms and Conditions.

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

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.



# National Education Union (NEU) Membership Declaration

Please only complete this form if you are a member of the NEU.



## Applicant 1 Details

Your name	<input type="text"/>																
Your address	<input type="text"/>																
	<input type="text"/>														Postcode	<input type="text"/>	
Your telephone number	<input type="text"/>																

## Applicant 2 Details

Your name	<input type="text"/>																
Your address	<input type="text"/>																
	<input type="text"/>														Postcode	<input type="text"/>	
Your telephone number	<input type="text"/>																

## Union Membership Declaration

We will only use this information to confirm that you are eligible for a particular product or benefit, and/or for statistical analysis.

I confirm that I am a member of the National Education Union (please tick):

Applicant 1:

Applicant 2:

Do you consent to us recording that you are an NEU member (please tick):

Applicant 1: Yes  No

Applicant 2: Yes  No

Signature (Applicant 1)

Signature (Applicant 2)

Date (please write inside the boxes)

D	D	M	M	Y	Y	Y	Y
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Date (please write inside the boxes)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

## Privacy - Your Personal Information

The security of your personal data is our priority. Our Privacy Notice explains how we use and store your information. Please visit [www.teachersbs.co.uk/privacy](http://www.teachersbs.co.uk/privacy) to read our Privacy Notice. If you have any questions regarding the use of your information or wish to exercise any of the rights mentioned in our Privacy Notice, please write to us at the address below or email [dpo@teachersbs.co.uk](mailto:dpo@teachersbs.co.uk).



Allenvieu House, Hanham Road, Wimborne, Dorset BH21 1AG

Telephone: 0800 378 669 Fax: 01202 841694 email: [teachers@teachersbs.co.uk](mailto:teachers@teachersbs.co.uk) Web: [teachersbs.co.uk](http://teachersbs.co.uk)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Registration Number 156580

# Financial Services Compensation Scheme Information Sheet



Please keep this for your records.

Protected

## Basic information about the protection of your eligible deposits

Eligible deposits in Teachers Building Society are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank/building society/credit union <sup>2</sup>
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 <sup>2</sup> .
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately <sup>3</sup> .
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup> .
Currency of reimbursement:	Pounds sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Teachers Building Society for enquiries relating to your account:	Teachers Building Society Allenview House Hanham Road Wimborne Dorset BH21 1AG  Tel: 0800 378 669 Email: teachers@teachersbs.co.uk
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:	www.fscs.org.uk

## Additional information

### <sup>1</sup>Scheme 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.

### <sup>2</sup>General 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 <http://www.fscs.org.uk>

### <sup>3</sup>Limit 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.

### <sup>4</sup>Reimbursement

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.

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 under <http://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<sup>1</sup>
- public authority

For further information about exclusions, please refer to the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

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



Allenview House, Hanham Road, Wimborne, Dorset BH21 1AG

T 01202 843500 F 01202 841694 E [teachers@teachersbs.co.uk](mailto:teachers@teachersbs.co.uk)

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