

Your Cash ISA Transfer Authority Form

Account number

Branch

BRANCH USE ONLY

**Saffron
Building
Society**

For full terms and conditions and identification requirements please refer to the appropriate leaflets.

Please complete in ink all sections of the form in **BLOCK CAPITALS** and **TICK WHITE BOXES** where provided. Please complete all questions marked with an *.

Please complete this application form if you are transferring your Cash ISA to us from another Cash ISA manager.

PERSONAL DETAILS

Title* Mr/Mrs/ Ms/Miss/Other Surname* Forenames* (in full) Date of Birth* Please enter your National Insurance Number*

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 pension order book.

Permanent Residential Address* Postcode* Telephone Number (Home)* Telephone Number (Work)* Telephone Number (Mobile)* Email* Preferred contact method* Home Work Mobile Email

DETAILS ABOUT THE CASH ISA TO BE TRANSFERRED

Name of existing ISA provider Address of existing ISA provider* Postcode* Sort code Account number ISA Account number (if applicable) Have you subscribed to your current Cash ISA in the current tax year? Yes No

Please note the terms and conditions of some ISA products do not allow only part of an ISA to be transferred. Your existing provider may need you to give them specific instructions before the transfer can go ahead. Please check with your existing provider if you are not sure about this.

I would like to transfer:

1. The full value* of my Cash ISA for the current tax year; and/or £ Approximate value
2. The full value * of my Cash ISA from previous tax years; £ Approximate value
- or 3. Part of the value* of my Cash ISA from previous tax years £ Approximate value

Total value Do you wish to transfer into an existing Saffron BS ISA Account number

Please note that only whole transfers of current tax year subscriptions and interest can be accepted under HM Revenue & Customs ISA Regulations.

**Full value' means both initial deposits and interest accrued. 'Part of the value' means the amount stated in the accompanying box. Partial transfers of Cash ISAs from previous tax years are allowed, subject to the Terms & Conditions of the ISA at the original institution. Please check with your existing provider.

TRANSFER AUTHORITY

I authorise my existing ISA provider (as specified overleaf) to transfer the Cash ISA (account number shown overleaf) to Saffron Building Society. I authorise my existing ISA provider to provide Saffron Building Society with any information about the Cash ISA and to accept any instructions from them relating to the Cash ISA being transferred.

Where I must give notice to close or transfer part of the existing Cash ISA, or the existing Cash ISA contains fixed term deposit that has not reached its maturity date, I instruct my existing ISA provider to either:

1. wait for the full notice period to end or wait until the maturity date (whichever is relevant) before going ahead with this transfer;

or

2. depending on the terms and conditions, carry out the transfer as soon as possible - I will accept any consequential loss of interest or changes that may be applied.

I agree to be bound by the terms and conditions of the account I am transferring to.

I authorise Saffron Building Society to:

- hold my cash subscription and any interest earned on the subscriptions
- make on my behalf any claims to relief from tax in respect if ISA investments.

Before signing this form, you should carefully read our Customer Privacy Notice, which explains the purpose of collecting this data; the retention period; lawful reasons of processing and who this data is shared with.

Signed

Date

TRANSFER ACCEPTANCE (TO BE COMPLETED BY SAFFRON BUILDING SOCIETY)

We are willing to accept this Cash ISA transfer in line with the customer's instructions above, as long as the following conditions are met:

- The transfer proceeds are made up of cash deposits only
- We receive the transfer proceeds no later than
- Where the customer has shown above that they want to transfer subscriptions from the current tax year, these must not be more than £

For the purpose of the transfer the ISA wrapper under the ISA regulations, the date shown below will be the transfer date.

Date

Name of new ISA provider

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Saffron 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: Saffron Building Society and Saffron Direct
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 Saffron Building Society for enquiries relating to your account:	Saffron Building Society 1A Market Street, Saffron Walden, Essex CB10 1HX
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

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 a maximum of £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. This method will also be applied if a bank, building society or credit union operates under different trading names, Saffron Building Society also trades under Saffron Direct, This means that all eligible deposits with one or more of these trading names are in total covered up to £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

SBS4025a

Saffron Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for Commercial and Investment Buy-to-Let Mortgages and Will Writing. Financial Services Register Number: 100015

³Limit of protection for joint accounts

In 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 or operating costs (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, 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

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