

# ISA Application Form

Account number Branch I enclose £  To open the following account 

For full terms and conditions and identification 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 \*: If you already have an existing account with us, please insert your account number here:

## APPLICANT THIRD PARTY (if applicable)

Title\*  Mr/Mrs/ Ms/Miss/Other  Surname\* Forenames\* (in full) Date of Birth\*  DD  MM  YY  YY Country of Birth\* Place of Birth\* Gender\* Male  Female   
Status\* Single  Married  Partnership  Civil   
Living with Partner  Widowed  Separated/ Divorced 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.*Are you a permanent UK resident?\* Yes  No Are you a Citizen of the UK only?\* (If 'No' please ask us for a Self-Certification declaration form) Yes  No Do you have Dual Nationality?\* (If yes, please ask us for a Self-Certification declaration form) Yes  No Are you a tax resident of the UK only?\* (If 'No' Please ask for a Self-certification declaration form) Yes  No Do you have dual residency for tax purposes?\* (If yes, please ask us for a Self-Certification declaration form) Yes  No Permanent Residential Address\*   
Residential Status\* Property owned  Property owned with mortgage  Living with parents/family   
Tenanted Date moved in to current address\*  MM /  YY  YY   
*(If time at current address is less than 3 months, please provide previous address)*  
  
Telephone Number (Home)\*   
Telephone Number (Work)\*   
Telephone Number (Mobile)\* Email\* Preferred contact method\* Home  Work  Mobile  Email   
Employment Status Employed  Not Employed  Self Employed   
Retired  Student Occupation\*   
Employer\* Are you applying to be:\*  
 Power of Attorney  Executor  
 AdministratorTitle\*  Mr/Mrs/ Ms/Miss/Other  Surname\* Forenames\* (in full) Date of Birth\*  DD  MM  YY  YY Country of Birth\* Place of Birth\* Gender\* Male  Female   
Status\* Single  Married  Partnership  Civil   
Living with Partner  Widowed  Separated/ Divorced Do you have a National Insurance Number\* Yes  No If yes, 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.*Are you a permanent UK resident?\* Yes  No Are you a Citizen of the UK only?\* (If 'No' please ask us for a Self-Certification declaration form) Yes  No Do you have Dual Nationality?\* (If yes, please ask us for a Self-Certification declaration form) Yes  No Are you a tax resident of the UK only?\* (If 'No' Please ask for a Self-certification declaration form) Yes  No Do you have dual residency for tax purposes?\* (If yes, please ask us for a Self-Certification declaration form) Yes  No Permanent Residential Address\*   
Residential Status\* Property owned  Property owned with mortgage  Living with parents/family   
Tenanted Date moved in to current address\*  MM /  YY  YY   
*(If time at current address is less than 3 months, please provide previous address)*  
  
Telephone Number (Home)\*   
Telephone Number (Work)\*   
Telephone Number (Mobile)\* Email\* Preferred contact method\* Home  Work  Mobile  Email   
Employment Status Employed  Not Employed  Self Employed   
Retired  Student Occupation\*   
Employer\*

## APPLICANT - MARKETING PREFERENCES

Saffron Building Society and its group companies (This group consists of Saffron Building Society and its subsidiaries including Crocus Home Loans Ltd) will not share or use any information about you and your account outside of the group for marketing purposes.

**Do you want to receive details about the relevant products, services and member offers provided by Saffron Building Society and its selected partners?**

Yes  No

If **Yes**, you agree to be contacted regarding these types of communications by the following method(s) (please tick all applicable):

Email  Letter  Telephone  SMS

If you later decide that you wish us to stop sending you marketing communications, you can at any time ask us to do so by phone, post, or at one of our branches.

If **No**, the Society and its group of companies accepts that you do not wish to receive marketing communications.

## THIRD PARTY APPLICANT MARKETING PREFERENCES

Saffron Building Society and its group companies (This group consists of Saffron Building Society and its subsidiaries including Crocus Home Loans Ltd) will not share or use any information about you and your account outside of the group for marketing purposes.

**Do you want to receive details about the relevant products, services and member offers provided by Saffron Building Society and its selected partners?**

Yes  No

If **Yes**, you agree to be contacted regarding these types of communications by the following method(s) (please tick all applicable):

Email  Letter  Telephone  SMS

If you later decide that you wish us to stop sending you marketing communications, you can at any time ask us to do so by phone, post, or at one of our branches.

If **No**, the Society and its group of companies accepts that you do not wish to receive marketing communications.

## HOW WE USE YOUR DATA

When you open an account, we are required by law to confirm your identity. We will ask you to provide proof of your identity and current residential address.

We will also seek to validate your identity and residence via an online search facility using information held by credit reference agencies including the Electoral Register and any database (public or otherwise) to which the credit reference agencies have access. They may also use your details in the future to assist other companies for verification purposes. A record of this search will be retained.

In order to prevent or detect fraud, the personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity.

If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our Customer Privacy Notice.

We will share your data with Regulatory Bodies, such as HMRC, where we are required to do so by any Regulations or Legislation with which we are obliged to comply.

Any information about you and your account may be shared within the Society for business analysis and market research purposes. We will update all of your records when you inform us of a change to your personal details, to keep your records up to date.

## DECLARATION

**I/the beneficiary declare that:**

- All subscriptions made, and to be made, belong to me/the beneficiary
- I am/the beneficiary is 16 years of age or over
- I have not/the beneficiary has not subscribed/made payments, and will not subscribe/make payments, more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA, and lifetime ISA in the same year.
- I have not/the beneficiary has not subscribed and will not subscribe to another cash ISA in the same tax year that I/the donor subscribe to this cash ISA;
- I am/the beneficiary is 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/the beneficiary is married to, or in a civil partnership with, a person who performs such duties. I/the beneficiary will inform Saffron Building Society if I cease to be resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties; and I/the beneficiary agree(s) to the ISA terms and conditions.

**I/the beneficiary authorise Saffron Building Society:** to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash and to make on my behalf any claims to relief from tax in respect of ISA investments.

I/the beneficiary agree(s) to the ISA terms and conditions and the product specific terms and conditions (where applicable). I / the beneficiary declare(s) that this application has been completed to the best of my knowledge and belief.

I/ the beneficiary hereby apply for a Saffron Building Society cash ISA account and agree to be bound by the society's rules.

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 for processing and who this data is shared with.

By signing this application, you will agree that we can use your information in this way.

### Important Information

You must be a UK resident ages 16 or over to open an ISA.

The interest rate may be varied by the Society where the rules and criteria of the account allow.

The society cannot open an ISA until a fully completed and signed application form and valid subscription is received.

Saffron Building Society will notify you if you fail to satisfy the provisions of the ISA Regulations thereby causing your ISA to become void.

**I apply /the beneficiary applies to subscribe for**

**a cash ISA for the tax Year**

/

**and each successive year until further notice.**

## OPERATION OF THE ACCOUNT

Accounts that can be opened and managed online will automatically provide you with online access details. If you are applying for an account that can not be opened/managed online, but would like to view your account online, please tick here.

(Please ensure you have provided your email address)

## NEW ACCOUNT QUESTIONNAIRE

### REASON FOR OPENING ACCOUNT

**Purpose\***  
(what are you saving for?)

**Frequency of Deposit\***    Regular Deposits     Occasional     One-off

**Approximate Amount\***

**Frequency of Withdrawal\***    Regular Withdrawals     Occasional     One-off

**Approximate Amount\***

### DEPOSIT ON OPENING ACCOUNT

**Type of Funds\***

Cash     Cheques

Combined     Transfer

**Origin of Funds\***  
(e.g. *Inheritance*)

## NOMINATED BANK ACCOUNT

**NOMINATED BANK ACCOUNT DETAILS\*** Please complete the below sections to allow you to make electronic payments to your current account.

**Account Name**

**Account Number**

**Bank Name**

**Sort Code**  -  -

Please contact us if you do not wish to provide this information.

## PLEASE SIGN

This is our standard customer agreement upon which we intend to rely. For your own benefit and protection you should fully read the declarations on this application form and the terms and conditions on the account that you wish to open. You should do this before signing this application form. If you do not understand any of the points please ask us for further information. You are confirming the receipt of the Financial Services Compensation Scheme Information Sheet and Exclusions List.

**First Applicant**    Date

Signature

**Third Party**    Date

Signature

## FOR SOCIETY USE ONLY

Customer Number

Third Party Customer Number

Signature Checked

Postal account

Input by

Date

Checked by

Date

Mandatory literature provided

If there are more than two applicants, tick here   
and complete the other parties' details on a separate form.

# 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") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank / building society / credit union <sup>2</sup>  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. <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:	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:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

## <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 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:

1. (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
2. (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
3. (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

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

### <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](mailto: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. (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. (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. (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 fund<sup>6</sup>
  - public authority, other than a small local authority

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

<sup>6</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

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