2 Year Fixed ISA application form

Office use only
Account number

Personal details

Title	
First name(s)	
Middle names	
Surname	
Previous name	
Date of birth	
Address	
Postcode	
Nationality	
Occupation	
National Insurance number	

It is a requirement of the Scheme that you have a NI 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.

If you do not have a NI number you must apply for one in order to open a 2 Year Fixed Rate ISA.

Telephone number	
Mobile telephone number	
Email address	
Source of Funds	

Tick to confirm that you have received a Savings Welcome Pack ☐

Tick to confirm that you have received, read and understood the Deposit Guarantee Scheme Information Sheet ☐

Tick to confirm that you have received a copy of our Privacy Notice ☐

Marketing of products and services

We would occasionally like to keep you informed with details of the products, services and other promotions that we think may be of interest to you and to introduce you to or pass your details to other organisations for them to use in the same way. Please tick any of the boxes below to tell us how you would like to be contacted. By ticking these boxes, you are agreeing to receive communications from us.

Post ☐ Telephone ☐ Email ☐ Mobile phone SMS ☐

You can change your contact preferences or stop marketing communication at any time by getting in touch by visiting our website - www.thetipton.co.uk, calling us on 0121 557 2551, emailing us at info@thetipton.co.uk or writing to 70 Owen Street, Tipton, West Midlands, DY4 8HG.

Office use only

V6.002 27 February 2021

Date Opened		First Check		Second Check		Sample Check	
Customer Number		Identity (PIDE List 1)		Identity (PIDE List 2)			

Proving your identity

To comply with money laundering regulations and to protect our customers from fraud, we must confirm the identity and address of every applicant. We are able to access credit reference agency databases which, in most cases, will allow us to open your account without any paper-based identification. This will show as a search of the database only and not a credit score, so will not affect your credit rating. If we do need further proof of identification, we will let you know. These requirements will depend on how and where you are opening your account. We will not carry out credit reference agency searches against customers under 18.

Your declaration

For your own benefit and protection, you should read carefully the information and terms contained in this application form, including the declaration below, and the conditions relating to this account referred to below before signing this form. If you do not understand any point, please ask for further information.

I apply to subscribe for a cash ISA for the tax year 2020/2021 and each subsequent year until further notice.

Tax residency status

The UK Government has, and will be signing, a number of inter-governmental agreements to share tax information, where applicable, with the tax authorities in other jurisdictions. The requirement to collect certain information about each customer's tax arrangements is part of UK legislation and as a financial services company we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required to under UK law.

Your tax residence generally is the country in which you live for more than half a year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US. If you have any questions on how to complete this form we recommend that you speak to your tax or legal adviser.

I undertake to inform the Tipton & Coseley Building Society of any changes in my circumstances, such as moving outside the UK, that may affect this declaration**.**

In signing this application form, you confirm the following 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 to another cash ISA in the same tax year that I subscribe to this cash ISA;
- I am 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 married to, or in a civil partnership with, a person who performs such duties. I will inform Tipton & Coseley 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; and
- I have 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 a Lifetime ISA in the same tax year.

I authorise Tipton & Coseley 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 agree to the ISA terms and conditions and I declare that this application form has been completed to the best of my knowledge and belief.

I agree to be bound by the Rules of the Society, the conditions relating to the account opened and the Society's Terms & Conditions for Savings Accounts, a copy of which I have received.

I agree to the sections below relating to the Assignment of Windfalls to Charity.

I agree to the Society using my information in the manner specified in the Privacy Notice a copy of which I have received.

Agreement to Assign Windfalls to Charity

Information on our charitable assignment arrangements can be found on our website or by visiting any of our branch offices.

The following items below, will apply unless you are an *exempt customer* when your *account* is *opened*.

1. I/We agree that if the right to any *windfall benefits* is granted to me/us after the *account* is *opened*, I/we will assign those *windfall benefits* to the *selected charity*.
2. I/We 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/us.
3. I/We understand that:
   - the Society has promised to transfer to the *selected charity* the benefit of the agreement which I/we have given above;
   - neither the Society nor the *selected charity* will release me/us from that agreement; and
   - any power of the Society to change the terms of its contract with me/us will not apply to any of the terms set out in this section of the application form.
4. I/We authorise the Society to give the *selected charity* any information about me/us or any account which I/we have with the Society (now or in the future) - but only if the *selected charity* reasonably needs it regarding the agreement I/we have given above.
5. I/We understand 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 *current terms*. This will no longer apply if the Society publishes a *termination notice*.

Notes

These notes apply to your agreement above:

(a) The '*account*' is the share account you are applying to open by completing this form.

(b) The '*current terms*' means terms that are the same as, or similar to, the terms set out above.

(c) You are an '*exempt customer*' when you *open* the account if:
   - you have held shares with us on, and at all times since, 31 October 1999; or
   - you belong to one of the groups of other people who, in our opinion, do not need to be asked to agree to the *current terms*. A list of these groups is available on request. We may alter the groups from time to time, but no alteration will apply retrospectively.

(d) A '*fixed-term scheme notice*' means a notice publicising a decision by us that, though we will require new shareholding members to enter into agreements as described above, the member's agreement will only require them to assign any *windfall benefits* to charity if an event relating to a transfer of our business to a *successor* occurs during a fixed term specified in the agreement.

(e) A person '*opens*' an account either by opening a new account or by having an existing account transferred into their name (whether as sole or joint holder).

(f) A '*public announcement*' is a public announcement by us of a proposal to transfer its business to a *successor*.

(g) The '*selected charity*' means Tipton & Coseley Building Society Charitable 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*.

(h) The '*successor*' is any company or other corporate body to which we transfer our business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).

(i) A '*termination notice*' means a notice in the press publicising a decision by us to no longer require new shareholding members to enter into agreements as described above.

(j) A '*windfall benefit*' is a benefit that a person has the right to receive as a shareholding member, under the terms of any future transfer of our business to a successor, other than:-
   - the replacement of savings in a share account with us, to savings in a deposit account with the *successor*; or
   - any benefit conferred under the terms of a transfer which is the subject of a *public announcement* made more than five years after we have published a *termination notice* or a *fixed-term scheme notice*; or
   - any benefit that we have decided may be kept by a person who has a number of accounts and was an *exempt customer* when *opening* one or more (but not all) of them. A list setting out these conditions, and detailing to what extent, such a person may keep a benefit is available on request. These conditions may be altered by us from time to time, but no alteration will apply retrospectively.

(k) For joint accounts, this agreement applies to each of you separately.

(l) If we no longer exist following a merger with another building society, this agreement will still apply between you and the other society.

Signed

Date