

# Cash ISA Application Form

Please complete this form in BLOCK CAPITALS.

## 1. You and Monmouthshire Building Society

Are you an existing customer of Monmouthshire Building Society? YES ☐ NO ☐

## 2. About your proposed investment

I would like to invest

£

into a

(name of account)

I will be transferring in from a Cash ISA that I currently hold with another provider.

YES (please complete ISA Transfer Request form) ☐ NO ☐

Issue Number

(if applicable)

Source of initial deposit

(e.g. inheritance, savings, pension etc.)

## 3. About you

Title:

Forenames (in full):

Surname:

Home Address:

Postcode:

Time at Address: Years: Months:

Previous Address (if time at home address is less than 3 years):

Postcode:

If you have resided at more than two addresses in the last 3 years, please supply your previous addresses and length of time at each address on a separate sheet.

Nationality:

Country of Birth:

Date of Birth:

Do you have a National Insurance Number? YES ☐ NO ☐

(If yes: you must enter it below)

National Insurance Number:

Gender: Male ☐ Female ☐ Other ☐

Employment Status:

Occupation:

Contact Telephone Number:

Mobile Number:

Email Address:

If you are not a UK or EEA National, do you have indefinite leave to remain in the UK? YES ☐ NO ☐

Are you a resident for tax purposes anywhere other than the UK? YES ☐ NO ☐

Are you a citizen of the USA? YES ☐ NO ☐

If you have answered yes to either of these two questions, please complete the Tax Residency Self Certification Declaration form.

## 4. Guardian and Attorney Details

If you are operating the account on behalf of the above applicant, please tick here ☐. In addition to this form, which you MUST continue to complete and sign, you are also required to complete an Official Signatory Form, a copy of which is available from any of our branches or agencies, or online at [www.monbs.com](http://www.monbs.com).

Title:

Forenames (in full):

Surname:

Title:

Forenames (in full):

Surname:

Please turn over

## 5. Interest instructions

I require interest to be:

☐ Paid annually OR ☐ Paid monthly (if available)

☐ Added to the Account (Annual Interest option only) OR

☐ (option only available if specified in the Product Specific Terms and Conditions).

Paid direct to Monmouthshire Building Society Account No:

OR

☐ (option only available if specified in the Product Specific Terms and Conditions).

Paid direct to the following Bank Account:

Name of Account Holder(s):

Bank Name:

Bank Address:

Postcode

Bank Sort Code:

Bank Account Number

## 6. Additional Services for our Customers (optional), applicable to over 18s only

Monmouthshire Building Society offers a range of additional services. If you would like to receive further information on the services listed, please indicate below:

1. a. What is the date your current mortgage deal/rental agreement expires?

b. Would you like us to contact you at this time to discuss our range of mortgage products? Yes ☐ No ☐

2. a. What month is your home insurance due for renewal?

b. Can we contact you at your next renewal date to offer you an alternative quote? Yes ☐ No ☐

## 7. Customer Declaration: please read, complete and sign

Important Information – it is essential that you read and understand the terms within this declaration before signing below.

I confirm that I have read the following:

- Product Leaflet(s)/Product Comparison Table
- General Terms and Conditions for Savings Accounts
- Financial Services Compensation Scheme (FSCS) - Information Sheet
- Savings Service Tariff
- Important Information About Your Personal Data

If you have not read any of the above, please contact your local branch/agency or visit us online at [www.monbs.com/documents](http://www.monbs.com/documents).

Our Customer Privacy Notice is available from your local branch or agency office or online at [www.monbs.com/privacy](http://www.monbs.com/privacy). These should be read prior to signing the declaration on the following page.

- I accept that the Society may decline my application.
- I acknowledge and consent to the Society carrying out an electronic search to verify my identity.
- I declare that the account will not be held by me as a Trustee for a corporate body, or for persons who include a corporate body.
- I agree to the specific terms and conditions applying to the account, and the General Terms & Conditions for Savings Accounts, and to be bound by the Rules of the Society, a copy of which is available on request.
- I authorise the Society to operate the account according to the instructions indicated in this application form.
- I acknowledge and consent to my data, including transaction history, being retained in accordance with the Society's retention schedule, a copy is available from [dataprotection@monbs.com](mailto:dataprotection@monbs.com)

I declare that:

- All subscriptions made, and to be made, belong to me.
- Before 6th of April 2024, I am aged 16 or over.
- After 6th April 2024, I am aged 18 or over.
- I have not made payments, and will not make payments, more than the overall payment limit in total to a Cash ISA, a Stocks and Shares ISA, an innovative ISA and a Lifetime ISA in the same tax year.
- I am resident in the UK for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK, or I am married to, or in a civil partnership with, a person who performs such duties.
- I will inform Monmouthshire 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.

**I authorise Monmouthshire Building Society:**

- to hold my cash subscriptions/payments and any interest earned on those subscriptions/payments', to make on my behalf any claims to relief from tax in respect of ISA
- on my request to transfer or pay to me, as the case may be, ISA investments, interest, dividends rights or other proceeds in respect of such investments or any cash.

I consent to you holding and processing my personal data for the purposes explained in the "Terms and Conditions" which I have received. I agree to the ISA account Terms and Conditions and General Terms and Conditions for Savings Accounts and to be bound by the rules of the Society.

**Agreement to Assign Windfalls to Charity**

- I have read the section titled "what being a member of a building society means" in your General Terms & Conditions for Savings Accounts and I agree that that unless I fall within the exemptions contained in that section, I will transfer to Monmouthshire Building Society's Charitable Foundation (or any other charities nominated by the Society, but to no other person) my rights to any windfall conversion benefits to which I may become entitled. I acknowledge that my agreement cannot be withdrawn or varied.
- I authorise Monmouthshire Building Society to pass any relevant information about me or my account to the Charitable Foundation and also to transfer any windfall conversion benefit to the Charitable Foundation without notice to me.

**Use of your Personal Information**

- We need to collect information about you in order to open and administer your savings account. The legal basis on which we process your data will be either that the processing is necessary for us to provide you with the financial product you are seeking; necessary to comply with our legal obligations; in our legitimate business interests in relation to such purposes or with your consent.
- If you make a joint application with your spouse, partner, family member or another party, we will also need to collect personal information about that person. If you make a joint application on behalf of the joint applicant, you agree to show them our Summary Privacy Notice and that you have all necessary consents to enable you to provide us with their information.
- The information we collect is used to verify your identity, administer your accounts, provide you with our services and to communicate with you about other products or services of ours that we think may be of interest to you.
- When using your information we may also share information with anyone you appoint to administer or operate your account; regulatory and government bodies; auditors; any individuals/organisations that we use to provide services to us; and any other person or organisation if the law, public duty or our legitimate interests require us to do so.
- We undertake checks about you with Fraud Prevention Agencies ('FPAs') for the purposes of preventing fraud and money laundering, and to verify your identity. If false or inaccurate information and fraud is suspected then we will record this and share the information with FPAs.
- In making your application you acknowledge that you have received and read the summary of our full Privacy Notice contained in our "Important Information About Your Personal Data" leaflet. Our full Privacy Notices are available from all our offices and on our website at [www.monbs.com/privacy](http://www.monbs.com/privacy).

**Keeping you Informed about other Products & Services**

The Society would like to provide you with offers and information about our products and services (your marketing preferences). If you are happy to receive this information, please confirm this by opting in and ticking the relevant box below to confirm. Your preference will then be recorded, but please note that you can change your decision and opt out at any time. You can contact us in any of the following ways: Visit one of our branches or agencies. By phone: Savings Customer Services 01633 844 340 or Mortgage Customer Services on 01633 844 370,

By secure message: Using our 'My Accounts' service. Email: [datarights@monbs.com](mailto:datarights@monbs.com)

In writing: Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX.

Please also note your marketing preferences won't stop you getting service messages – for example, information about changes to your account and annual statements.

I am happy to receive information on Society products and services in the following ways:

Applicant 1: Post ☐ Telephone ☐ Email ☐ SMS ☐

I agree to and understand to the Terms and Conditions of the account and I declare that all the information has been completed to the best of my knowledge and belief.

**Please Sign Below:**

Signature

Date:

For Office Use Only	Date Opened	Security Number	Branch/ Agent	ID Checked by	Data Check	
A/C No.		Applicant 1 Number		Applicant 2 Number		
Cheque Details						
Drawer's Name	Bank Name	Bank Address	Sort Code	Account number	Cheque Number	Amount

Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX.  
Telephone: 01633 844330 Fax: 01633 844445 [www.monbs.com](http://www.monbs.com)

ISAAPP (07/24-1)



Protected

## Financial Services Compensation Scheme - Information sheet and exclusions list

Basic information about the protection of your eligible deposits	
Eligible deposits in the Monmouthshire 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 or credit union:	All your eligible deposits at the same bank, building society or 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, £)
To contact the Monmouthshire Building Society for enquiries relating to your account:	Monmouthshire Building Society. Head Office: Monmouthshire House, John Frost Square, Newport, NP20 1PX. Tel: 01633 844340 Email: enquiries@monbs.com
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Telephone: 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>

## Additional information (all or some of the below)

### **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.

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](http://www.fscs.org.uk).

### **3Limit 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.

### **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](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 [www.fscs.org.uk](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 fund<sup>1</sup>
  - public authority other than a small local authority.
4. It is a deposit of a credit union to which the credit union itself is entitled.
5. It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
6. It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
7. It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> refer to the FSCS for further information on this category.
9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [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.

<sup>2</sup>As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.

<sup>3</sup>Under the Companies Act 1985 or Companies Act 2006.

<sup>4</sup>See footnote 3

<sup>5</sup>See footnote 3



Telephone calls may be monitored and/or recorded for security and training purposes

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX.

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