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Cumbria Residents only



Penrith
building society
Listening and Supporting, Since 1877

ISA Application Form

PLEASE COMPLETE IN INK AND IN BLOCK CAPITALS

For use by private individuals who are UK residents only. **PLEASE ENSURE ALL SECTIONS ARE COMPLETED.**

If you require any further assistance in completing this form please contact Penrith Building Society on 01768 863675.

Section 1: Account Information

Type of Account		How did you hear about us?
What are you saving for?		Origin of funds
Opening Investment		
Cash £	Cheques(s) £	Total £

NOTE: Cheques should be made payable to the account holder(s) and must be drawn from an account in your name.

In order to have a Cash ISA you must be a UK resident for tax purposes.

I apply to subscribe for a Cash ISA for the tax year 20 /20 and each subsequent year until further notice.

Section 2: Customer Identification

WE ARE UNABLE TO OPEN A NEW ACCOUNT WITHOUT SUFFICIENT IDENTIFICATION. We will require one document to verify your identity. We will also perform an electronic check. We may request further identification documents if the electronic check does not confirm your identity sufficiently. Please refer to our Identification Requirements information for acceptable documents. If you are an existing customer we will check our records as to when your identity was last confirmed and in certain circumstances we may require further proof of your identity and address.

Section 3: Account Holder Details

Title	First Names	Surname
Date of Birth (DD/MM/YY)		Nationality
Country of Birth	Place of Birth	Occupation
Permanent Residential Address Including postcode		If you have been at your current address for less than one year
Please note we are unable to accept C/O addresses or PO Box Numbers		Please provide your previous address including postcode:
Date moved into current address		How long did you live at your previous address
From:		Years: Months:

Do you have a National Insurance Number?

You should be able to find your National Insurance Number on a payslip, form P45 or P60, a letter from HM Revenue and Customs, a letter from the DWP, or a pension order book.

YES/NO

If yes please enter your National Insurance Number here	
Email	Preferred contact method
	Post
Telephone	Email
Home	Telephone
Evening	
Mobile	

***It is the Society's policy not to divulge personal/confidential information via email or telephone other than with those members registered for "@PBS" or our "Secure personal Information via telephone" service. All statements will be sent by post. Please ask a member of staff for details of how to register for "@PBS" or "Secure Personal Information via telephone".**

Are you related to a staff member?

YES/NO

Name of staff member	Relationship

Section 4: Terms, Conditions & Declarations

This is our member agreement on which we intend to rely. For your own benefit and protection you should read the declarations below carefully before signing them. Please ask a member of staff for further information on any point you do not understand.

Agreement to Assign

IF YOU HAD A SHARE ACCOUNT WITH THE SOCIETY ON 30 SEPTEMBER 2000 AND HAVE KEPT A SHARE ACCOUNT EVER SINCE THAT DATE, OR IF YOU HAVE A MORTGAGE WITH THE SOCIETY AT TODAY'S DATE THE WORDING IN PARAGRAPHS 1 & 2 BELOW DOES NOT APPLY TO YOU, HOWEVER IT MUST NOT BE DELETED. PLEASE LIST YOUR SHARE/MORTGAGE ACCOUNT NUMBER(S).

1. By applying to open a share account on or after 1 October 2000 I/we agree with the Society and the Charities Aid Foundation ("the CAF") that I/we will assign to the CAF (or to any other charity(ies) nominated by it or by the Society under the provisions of a deed dated 29 September 2000 between the Society and the CAF, in which the case references to CAF shall include references to any other charity(ies), but to no other person) the rights to any relevant conversion benefits (defined below). This obligation will not apply to me/us if I/we fall within any class of persons which, at today's date, the Society wishes to be excluded from such obligation. This agreement is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to me/us. I/We understand that neither the Society nor the CAF will release me/us from this agreement or vary its terms and I/we will continue to be bound by the above condition even if the Society decides at some point in the future (and announces any such decision by press release or otherwise) that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
- 2(a). "Relevant conversion benefits" means any benefits to which I/we might become entitled as a shareholding member of the Society under the terms of any future transfer of the Society's business to a company (ie. on a conversion or takeover) which is completed at any time within the five years immediately following the date on which my/our share account is opened (or, if applicable, the shorter period as set out in the list available from the Society's Secretary). "Relevant conversion benefits" does not include the statutory right to have shares in the Society (including balances on any share accounts) converted into deposits with the company on a conversion or takeover.
- 2(b). If the Society merges with any other society, after the date of such merger the "Society" includes such other society.

A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign or in respect of which a shorter period applies (which list may change from time to time but not with retrospective effect) is available from the Society's Secretary at its principal office.

Your Personal Data

Your Rights

For the purposes of General Data Protection Regulation, the Penrith Building Society is the Data Controller responsible for the processing of your personal data. You have the right to request in writing a copy of the details held about you and where necessary the right to object to certain processing, the right to correct, sometimes delete and restrict the personal data the Society uses. In addition, you have the right to complain to the Society and the Information Commissioners Office, which enforces data protection laws, at <https://ico.org.uk>. As a result of the General Data Protection Regulation, we have published a Privacy Notice to make it easier for you to find out how we use and protect your information. A copy of the Privacy Notice has been provided to you, you can also view this on the Society's website www.penrithbs.co.uk or a copy can be picked up in Branch.

Where you have provided your consent to the Society, such as to receive marketing messages, you have the right to withdraw it at any time. You can do this by calling into the Branch, phoning us on 01768 863675 or writing to us at 7 King Street, Penrith, Cumbria, CA11 7AR.

How we use your data

- a) Penrith Building Society will only retain your personal data only for as long as necessary to administer your account in line with regulatory and legal requirements.
- b) Penrith Building Society processes your personal information to enable it to provide a service for its members and customers which may include managing your accounts, maintaining its own accounts and records, supporting staff training and development, promoting its services; undertaking market research and the provision of financial services and advice.
- c) If false and inaccurate information is provided and fraud is identified, your details will be passed to fraud prevention agencies.
- d) Penrith Building Society requires a lawful reason to process your personal data and for some processing more than one legal basis may be relevant (except where the Society relies on Consent). The Society uses the following reasons to process your personal data: Consent, Performance of a Contract, Legal Obligation and Legitimate Interests.

Keeping you up to date about products and services

The Society would occasionally like to provide you with details of products, services and other promotions which may be of interest to you. This may be by telephone, post or email. We will remind you of your right to alter your marketing preferences from time to time, or you may change them at any time by writing to the Society's head office.

I agree to my information being used for marketing purposes if this box is ticked.

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Section 4: Terms, Conditions & Declarations: (continued)

General Declarations

I the person whose signature appears on this form declare that:

- I declare that the Account will be held by me as the sole beneficial owner.
- I am fully aware that this account is only available for investments made by or on behalf of individuals.
- I confirm that I have received the Financial Services Compensation Scheme Information Sheet.
- I have received a copy of Penrith Building Society's complaints leaflet.
- I agree to be bound by the Rules of Penrith Building Society.
- I confirm that the details contained within this application form are correct.

ISA Declarations

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 any combination of permitted ISA types 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 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 Penrith 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 undertake to inform Penrith Building Society **within 30 days** of any changes in my circumstances, such as moving outside the UK that may affect this declaration;
- I agree to the ISA terms and conditions.

I authorise Penrith 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.

For your own benefit and protection you should read the terms and conditions contained in the Cash ISA Brochure, the Society's Terms and Conditions for Investment Accounts booklet, the Key Features information document and this application form together with the Society's Rules as they apply from time to time carefully before signing. If you do not understand any point please ask a member of staff for further information.

Before signing this form please read carefully the above Terms and Conditions and Declarations of this account as we will seek to rely on them.

I declare that this application form has been completed to the best of my knowledge and belief.

Signed Date

For Office Use Only

Account Number		Cust No	
Personal ID Ref		Date ID Received	dd/mm/yyyy
Address ID Ref		Date ID Received	dd/mm/yyyy
Assigned?		ID Checked	Initials
App Form Check P to P	Initials1	App form Check final	Initials2
New ISA DEC Date Y/N		Standing Data Completed	Y/N
Memos Required		Memos Applied	Y/N

Cheque Details	Sort Code	Account Number
Issuing Bank/Building Society		

CASH ISA ISSUE 3 TRANSFER AUTHORITY FORM

Information about you		
Penrith Building Society ISA Number		
Title	First Names	Surname
Permanent home address		
Postcode	Contact Telephone No (including area code)	
Date of Birth	National Insurance No (if you have one)	

PLEASE NOTE PENRITH BUILDING SOCIETY ISA ISSUE 3 DOES ACCEPT THE PARTIAL TRANSFER OF CASH ISAs

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 information before the transfer can go ahead. Please check with your existing ISA provider if you are not sure about this.

Information about the ISA you want to transfer	
Name of existing ISA provider:	
Address	
Postcode	Roll Number (if applicable)
Sort Code	Account Number
Please answer either Question 1 or Question 2	
<p>1. If you have NOT subscribed to this Cash ISA in the current tax year, please indicate here how much of your Cash ISA you want to transfer.</p> <p>Either – I wish to transfer the whole Cash ISA Tick here <input type="checkbox"/></p> <p>OR – if less please indicate the amount you wish to transfer £.....</p> <p>2. If you HAVE subscribed to this Cash ISA in the current tax year. Please indicate the total subscriptions made in the current tax year £.....</p> <p>The amount in your account representing current year subscriptions can only be transferred in whole not in part. Please indicate here how much of your Cash ISA you want to transfer.</p> <p>Either – Transfer the whole Cash ISA Tick here <input type="checkbox"/></p> <p>OR -£ Including current years subscriptions as stated above Tick here <input type="checkbox"/></p> <p>Or Excluding current year subscriptions Tick here <input type="checkbox"/></p> <p>OR – if you ONLY want to transfer your subscriptions for the current year Tick here <input type="checkbox"/></p> <p>OR – if you ONLY want to transfer your subscriptions from previous year Tick here <input type="checkbox"/></p>	

Transfer Authority

I authorise my existing ISA provider to transfer the above numbered Cash ISA to Penrith Building Society.

I authorise my existing ISA provider to provide Penrith 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 the Cash ISA, or the existing Cash ISA contains a 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 & conditions, carry out the transfer as soon as possible – I will accept any consequential loss of interest or charges which may be applied.

***Please delete as appropriate.**

Please forward a cheque payable to **"Penrith Building Society Re: Customer Name"**.

Customer Signature Date

For Office Use Only Transfer Acceptance

Please note Penrith Building Society does accept the partial transfer of Cash ISAs

We are willing to accept this 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 must receive the transfer proceeds no later than/...../.....

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

Date of transferContact Name:.....