

# Cash Junior ISA application form



## SOCIETY USE ONLY:

Account number

Product type

Opening balance £  Personal cheque  Date

Newbury Building Society requires a fully completed form before opening your account. Please use BLOCK CAPITALS. If you are opening a JISA for a child please complete sections A and B. If you are a child aged over 16 and applying for the JISA yourself please complete section B.

## A) Your details

Title

Forename(s)

Surname

Current home address

Postcode

Evening tel

Mobile tel

Daytime tel

Email

Date of birth

Country and town of birth

Marital status

Nationality/Citizenship

Do you have a National Insurance number? Yes  No

If yes, please detail 

--	--	--	--	--	--	--	--	--	--

Countries resident for tax purposes

Do you have a Tax Identification number for another country? Yes  No

If yes, country and number

Occupation

Are you currently, or have you ever been party to a Newbury Building Society account? Yes  No

If you know your account number, enter it here

## B) Child's details

Title

Forename(s)

Surname

Current home address

Postcode

Evening tel

Date of birth

Country and town of birth

Nationality/Citizenship

Do you have a National Insurance number? Yes  No

If yes, please detail 

--	--	--	--	--	--	--	--	--	--

Are you currently, or have you ever been party to a Newbury Building Society account? Yes  No

If you know your account number, enter it here

## The Financial Services Compensation Scheme (FSCS)

I acknowledge receipt of the FSCS Information Sheet.

Signatory  Signed  Date

## How we use your personal information

In order to provide you with the service you require Newbury Building Society will use your contact details to provide you information about your account and the Society. We will not share this information with any third parties. Please tick one preferred contact method:

Post  Email  Telephone

## Marketing preferences

Newbury Building Society would like to provide you with information on our other products, member benefits, helpful hints and tips relating to savings and mortgages and competitions that may be of interest to you. If you **WISH** to receive marketing material, please tick at least one preferred contact method (you can tick all three):

Signatory  Post  Email  Telephone

## Agreement to assign windfalls to charity

Words printed in italics in this section of the application form are explained in the notes overleaf.

- Paragraphs 2 to 6, below, will apply to me unless I am an *exempt customer* at the time when the *account* is opened.
- I agree with the Society that, if the right to any *windfall benefits* is granted to me after the *account* is opened, I will assign those *windfall benefits* to the *selected charity* unless the period between my *account* being opened and the *conversion announcement date* is more than 5 years (or, if applicable, the *shorter period*).
- I 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.
- I understand that the Society has promised to transfer to the *selected charity* the benefit of the agreement which I have given under paragraph 2, above; neither the Society nor the *selected charity* will release me from that agreement; and any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
- I authorise the Society to give the *selected charity* any information about me or any account which I have with the Society (now or in the future) - but only if the *selected charity* reasonably needs it regarding the agreement I have given under paragraph 2, above.
- I understand that 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 terms in paragraphs 1 to 5, above. This paragraph will no longer apply if the Society publishes a notice in the press of a decision by the Society that it will no longer require new shareholding members to enter into such agreements.

### Notes

These notes apply to paragraphs 1 to 6, above:

- The *'account'* is the share account which you are applying to open by completing this form.
- The *'conversion announcement date'* means the date on which the Society makes a public announcement of a proposal to transfer its business to a successor.
- The *'current terms'* means terms which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.
- You are an *'exempt customer'* when you open the account if:
  - you have held shares in the Society on, and at all times since, 20 February 2000; or
  - you have already entered into an agreement with the Society binding you to the current terms and have continued to hold shares in the Society at all times since the account for which you were then applying was opened; or
  - you belong in respect of the account to one of the groups of other people who, in the Society's opinion, do not need to be asked to agree to the *current terms*. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.
- A person *'opens'* an account either by opening a new account or by having an existing account transferred into his or her name (whether as sole or joint holder).
- The *'selected charity'* means the Charities Aid 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*.
- A *'shorter period'* is applicable if, when the Society opens your account, you belong to one of the groups of people who, in the Society's opinion, do not need to be asked to agree the usual 5 year period. A list of these groups, stating the periods applicable to them, is available from the Society at any time. The Society may alter the number and composition of the groups and the periods applicable to them from time to time, but no alteration will apply retrospectively.
- The *'successor'* is any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).
- A *'windfall benefit'* is a benefit which a person has the right to receive as a shareholding member of the Society, under the terms of any future transfer of the Society's business to a successor (i.e., on a conversion or take-over), other than:- the replacement of savings in a share account with the Society with savings in a deposit account with the successor, or any benefit which the Society has 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 the conditions which determine whether, and to what extent, such a person may keep a benefit is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.
- Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 6, above, apply to each of you separately.
- If the Society no longer exists following a merger with another building society, paragraphs 2 to 6, above, will still apply between you and the other society.

### Declaration - APPLICANT MUST SIGN

I declare that:

- I am 16 years of age or over;
- I am the child or I have parental responsibility for the child;
- I/the child does not have a Child Trust Fund account;
- I will be the registered contact for the JISA;
- The child is resident in the UK, or is a UK Crown servant, a dependant of a UK Crown servant or is married to/in a civil partnership with a UK Crown servant;
- I understand that the child will be the beneficial owner of the investments in the JISA;
- I have not subscribed and will not subscribe to another JISA of this type for this child;
- I am not aware that this child has another JISA of this type;
- I am not aware of other JISA subscriptions that will result in this child exceeding the annual limit;
- I will not knowingly make subscriptions to JISAs for this child that will result in the subscription limit being exceeded;
- I have received and read the Society's Savings terms and conditions and product conditions relating to the chosen investment account;
- I agree to be bound by the Society's Rules;
- These shares will not be held by me as a bare trustee for a body corporate, or for persons who include a body corporate; and
- I have read and understood the 'Agreement to assign windfalls to charity' and the 'Declaration'.

I authorise Newbury Building Society:

- to hold the child's subscriptions, JISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash; and
- to make on the child's behalf any claims to relief from tax in respect of JISA investments.

I understand that the personal information I have given on this application form and give during normal operation of my account will be held and processed by Newbury Building Society (the Data Controller) on computer and other records at all times, in accordance with the Data Protection Act of 1998. I also understand that my personal information and account details will/may be:

- Used to open and maintain my account; provide the services I request; deal with enquiries I make or authorise to be made and to contact me;
- Used to prevent fraud and financial crime, for market research purposes, developing products and services, statistical and business analysis, and creating and maintaining a customer profile;
- Disclosed to appropriate regulatory authorities, auditors, any other body having a legal right to the information and anyone I appoint to administer or operate my account; and
- Disclosed to third party processors that are contracted to provide services to Newbury Building Society e.g maintain security, transmit and collect money, investigate complaints, distribute statement and rate change notices, resolve IT issues, develop and test new software and for auditing purposes.

Newbury Building Society may make searches about me at credit reference agencies who will supply information, including information from the Electoral Register, for the purpose of verifying identity. The agencies will record details of the search whether or not this application proceeds. The searches will not be seen or used by lenders to assess ability to obtain credit. Newbury Building Society may use scoring methods to assess this application to verify my identity. Credit searches and other information which is provided may be used by Newbury Building Society and other companies if I, or other members of my household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my account. Alternatively, Newbury Building Society may ask me to provide physical forms of identification.

I understand that I have a right to access the personal information held by Newbury Building Society and to have incorrect information corrected.

I agree to the JISA terms and conditions and confirm that to the best of my belief the information in this form is true.

Signed

SIGNATURE

Date

#### SOCIETY USE ONLY:

Registered contact	Child
1	1
2	2
Branch	Opened by
	Checked by
	Date