

Junior Cash ISA Application/Transfer Form

22 The Hollow, Earl Shilton,
Leicester LE9 7NB
Telephone: (01455) 844422
www.esbs.co.uk



ACCOUNT No.

This is an application/transfer form for a Junior Cash ISA account. Please complete this form in full in BLOCK Capitals, then return your completed form to Earl Shilton Building Society. If you would like any help with this form, please contact the Society.

Childs Details										
Title (if any)	Surname			Forenames						
Date of Birth	D	D	/	M	M	/	Y	Y	Y	Nationality
National Insurance										(if they have one)
Address - permanent residential										
	Postcode									

The child named above will be the beneficial owner of the account investments

Registered Contact Details										
Title	Mr		Mrs		Miss		Ms		Other	
Surname					Home Tel No.					
Full First Name					Mobile					
Nationality					Email					
Date of Birth	D	D	/	M	M	/	Y	Y	Y	Completing your phone number will minimise delays if we have any queries.
National Ins. No.										Do you currently hold any other accounts with the Society?
(If different from above)										
Postcode										
Are you a citizen and tax resident of the UK only?	Yes		No	If No, please complete the Tax Residency Self Certification Declaration form						
Are you currently or have you ever been a senior public figure?*	Yes		No	*Senior public figure - occupying, or have occupied a senior position in the government in any department, agency, subsidiary government organisation or political party						
If YES, please state your position and the dates in position					From			To		
Please name any senior public figure you are related to or have connections with, and state the nature of the relationship					Relationship to the named child					

Transfer Details (if applicable)	
I apply to transfer the full amount held in the Junior ISA for the above child	
Account Number	
Current Junior ISA Provider	
Provider Address	

Identification Requirements
<p>Identification Requirements</p> <p>The Society will require full identification for the Child and Registered Contact before the account can be opened, please see our 'Proving your identity' leaflet for further details. Identification and National Insurance number (in line with our procedures) for the Child will be required in order to close or operate the account at age 18.</p>

For Office Use Only					
Customer	Personal Verification	Address Verification	Extra Postal Check	Existing customer	Customer number
Registered Contact				Y/N	
Child				Y/N	
Date Opened	SAE&O checklist Y/N		Passbook Serial Number		
Cashier Signature			Date		
Checked by			Date		

Agreement to assign windfalls to charity

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

Words printed in *italics* in this section of the application form are explained in the notes at the end.

1. Paragraphs 2 to 6, below, will apply to me unless I am an *exempt customer* at the time when the account is *opened*.
2. 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*).
3. 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.
4. 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.
5. 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.
6. 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:

- (a) The "*account*" is the share account which you are applying to *open* by completing this form.
- (b) 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*.
- (c) The "*current terms*" means terms which are the same as, or similar to, the terms set out in paragraphs 2 to 5 above.
- (d) You are an "*exempt customer*" when you *open the account* if:
 - you have held shares in the Society on, and at all times since, 31 October 1999; or
 - you have already entered into an agreement with the Society binding you to the *current terms*; or
 - you belong 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.
- (e) 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).
- (f) 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*.
- (g) 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 to 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.
- (h) 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).
- (i) 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.
- (j) 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.
- (k) 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.

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

Declaration

I apply to subscribe to a Junior Cash ISA and I declare that

I am 16 years of age or over I am the child or have parental responsibility for the child (delete which does not apply)

- The child does not have a Child Trust Fund Account.
- I will be the registered contact for the Junior Cash ISA account
- 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 have not subscribed and will not subscribe to another Junior ISA of this type for this child
- I am not aware that this child has another Junior ISA of this type.
- I am not aware of other Junior ISA subscriptions that will result in this child exceeding the annual limit
- I will not knowingly make subscriptions to Junior ISA's for this child that will result in the subscription limit being exceeded

I authorise Earl Shilton Building Society

- To hold the child's subscriptions, Junior Cash ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash.
- To make on the child's behalf any claims to relief from tax in respect of Junior Cash ISA investments.
- I have received and agree to the Terms and Conditions for Earl Shilton Building Society Retail Savings Accounts and Agreement to assign windfalls to charity and agree to invest the sum of £ in a Junior Cash ISA Account in accordance with such Terms and Conditions and Agreement.
- Opening this share account confers the child's membership of the Earl Shilton Building Society and I acknowledge that the child's membership rights are included in the Society's Rules.
- I acknowledge receipt of the Deposit Guarantee Scheme Information Sheet.

YOUR PERSONAL INFORMATION - Under data protection laws Earl Shilton Building Society is a data controller of your personal information. This means information that is about you or from which we can identify you. As data controller in our business relationship with you we decide how and why your personal information is processed. This is explained in the Society's Privacy Notice along with the rights you have regarding your data, a copy of which has been provided to you and can be viewed on the Society's website www.esbs.co.uk.

- I agree to my data being processed in the ways set out in the Society's Privacy Notice.
- From time to time the Society may wish to share with you details of its products, services and events. The Society's Contact Preferences form gives you the option to provide your consent to receive marketing information from Earl Shilton Building Society.
- I acknowledge receipt of the Society's Privacy Notice and Contact Preferences form.

I declare that this application has been completed to the best of my knowledge. I agree to the Key Facts and Terms and Conditions leaflet relating to the Junior Cash ISA Account and agree to inform Earl Shilton Building Society in writing immediately of any change in my circumstances.

Signed:

Date:



Protected



as individual as you

Deposit Guarantee Scheme Information Sheet

Basic Information about the Protection of your Eligible Deposits	
Eligible deposits in Earl Shilton Building Society are protected by:	The Financial Services Compensation Scheme (FSCS). ¹
Limit of protection:	£85,000 per depositor, per bank/building society/credit union. ²
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. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank/building society/credit union's failure:	10 working days. ⁴
Currency of reimbursement:	Pounds Sterling (GBP £)
To Contact Earl Shilton Building Society for enquiries relating to your account:	Savings Team Earl Shilton Building Society 22 The Hollow Earl Shilton Leicester LE9 7NB Tel: 01455 844422 Email: enquire@esbs.co.uk
To Contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10 th 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:	http://www.fscs.org.uk

Additional Information

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 at maximum £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:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <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. It will repay your eligible deposits (up to £85,000) 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. Again, there are specific exceptions to this obligation.

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 (if provided).

Exclusions

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, 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 fund¹
 - Public authority, other than a small local authority.

The following deposits, categories of deposits or other instruments are no longer protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument² (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- deposits of a collective investment scheme which qualifies as a small company³
- deposits of an overseas financial services institution which qualifies as a small company³
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company³ – refer to the FSCS for further information on this category.

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

²Listed in Section C of Annex 1 of Directive 2014/65/EU

³Under the Companies Act 1985 or Companies Act 2006

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk



as individual as you

Tax Residency Self Certification Declaration Form

Name	
Address including Post Code	

1. Are you a citizen and tax resident of the UK only? (Please tick the appropriate box below)

Yes

No

If YES, please sign at the foot of the page. If NO please answer questions 2 and 3

2. Are you a citizen of the USA? (Please tick the appropriate box below)

Yes

No

3. Please list the countries other than the UK of which you are tax resident, if any, together with associated tax reference number(s).

Country/countries of tax residency	Tax ID number

Information

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 arrangement is part of the 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 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 Earl Shilton Building Society if I move outside the UK.

I consent that should I no longer reside in the UK that my account will be closed.

Signature	
Date	