

CASH ISA APPLICATION FORM



as individual as you

ACCOUNT NUMBER:	
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NAME OF SHAREHOLDER (Who may attend meetings and exercise membership rights)											
Title	Mr		Mrs		Miss		Ms		Other		
Surname							Home Tel No.				
Full First Names							Mobile				
Date of Birth	DD / MM / YYYY						Email				
Nationality							Occupation				
National Ins. No.								Do you currently hold any other accounts with the society?	Yes	No	
Address - permanent residential											
							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 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				

INTEREST INSTRUCTIONS - Annually (Please indicate as appropriate)												
Add to this account:							Transfer to ESBS Account Number:					
Pay to:	Bank							Branch				
Account No.					Account Name					Sort Code		

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.

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY											
<p>Words printed in <i>italics</i> in this section of the application form are explained in the notes at the end.</p> <p>1. Paragraphs 2 to 6, below, will apply to me unless I am an exempt customer at the time when the account is opened.</p> <p>2. I agree with the Society that, if the right to any <i>windfall benefits</i> is granted to me after the <i>account is opened</i>, I will assign those <i>windfall benefits</i> to the <i>selected charity</i> unless the period between my <i>account</i> being opened and the <i>conversion announcement date</i> is more than 5 years (or, if applicable the <i>shorter period</i>).</p> <p>3. I authorise the Society and the <i>successor</i> to pass any <i>windfall benefits</i> direct to the <i>selected charity</i> (or to any other charity which the <i>selected charity</i> may nominate to receive those benefits), without notice to me.</p> <p>4. I understand that:</p> <ul style="list-style-type: none"> the Society has promised to transfer to the <i>selected charity</i> the benefit of the agreement which I have given under paragraph 2, above; neither the Society nor the <i>selected charity</i> 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. <p>5. I authorise the Society to give the <i>selected charity</i> any information about me or any account which I have with the Society (now or in the future) - but only if the <i>selected charity</i> reasonably needs it regarding the agreement I have given under paragraph 2, above.</p> <p>6. I understand that the Society will require anyone who opens a share account (who is not then an <i>exempt customer</i>) to agree to assign to charity the right to any <i>windfall benefits</i> 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.</p> <p>Notes - These notes apply to paragraphs 1 to 6, above:</p> <p>(a) The "<i>account</i>" is the share account which you are applying to open by completing this form.</p> <p>(b) The "<i>conversion announcement date</i>" means the date on which the Society makes a public announcement of a proposal to transfer its business to a successor.</p>											

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY continued...

- (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 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.

DECLARATION

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


In the following account type **Instant Access** **90 Days** **180 Days** (*please tick appropriate box)

“I declare that

- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed/made payments, and will not subscribe/make payments, more than the overall subscription/payment limit in total to the range of ISA’s available in the same tax year; and
- 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 Earl Shilton 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 Earl Shilton 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;
- To make on my behalf any claims to relief from tax in respect of ISA investments;
- I agree to the ISA Key Facts and Terms and Conditions leaflet;
- I declare that this application form has been completed to the best of my knowledge and belief;
- 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 CASH ISA Account in accordance with such Terms and Conditions and Agreement;
- Opening this share account confers membership of Earl Shilton Building Society and I acknowledge that my 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.

Signature of shareholder

Date

FOR OFFICE USE ONLY

Customer	Personal Verification	Address Verification	Extra Postal Check	Existing Customer	Customer Number
I				Y/N	
Date opened		SAE&O checklist Y/N	Passbook Serial No		
Cashier Signature			Date		
Checked by			Date		

esbs

22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

 01455 844422 www.esbs.co.uk enquire@esbs.co.uk

Branch Office: Malt Mill Bank, Barwell, Leicester

Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



CONTACT PREFERENCES

We use a range of channels to provide you with information about products, the Society, services and events which may be of interest to you. By completing this form, you can add or remove some of the ways in which we contact you and ensure that your contact details are up to date. Our Privacy Notice describes how we use your personal information and your rights under data protection laws. A copy of this can be obtained in either of our branches, on our website esbs.co.uk or by telephoning us on 01455 844422

1. Full Name & Account Number

Full Name	
Account Number (if applicable)	

2. Your Contact Details

Earl Shilton Building Society may contact you regarding the administration of your account by telephone, email and / or in writing using the details provided on the application form.

Please enter your details below. (You may have already provided these, however we would like to ensure the details we hold for you are correct and up to date.) If your address has changed or requires amending, please ask for our Change of Details form.

Contact Telephone Number	
Email	

3. Marketing Consent

Earl Shilton Building Society may wish to contact you by post, telephone, email and / or SMS with information about other financial products or services that are available from us. We can only do this if we have your consent.

Do you wish to receive marketing information from Earl Shilton Building Society by:

Email	YES		NO		Please confirm your preference by ticking the appropriate box
Telephone	YES		NO		
Post	YES		NO		
SMS	YES		NO		

You can stop our marketing at any time by writing to us at 22 The Hollow, Earl Shilton, Leicester LE9 7NB, by contacting either of our branches or by following the instructions on how to do this in any marketing email or other communication. We will not use these instructions to pass your details on to any third parties for marketing purposes.

4. Signature

By signing below, you are confirming your instruction above.

Signature		Date	
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For Office use ONLY

Account Number		Customer Number	
Provision Updated	YES	Online Updated	Y N NA
Input by		Date	
Checked by		Date	

Savings and Mortgages as individual as you.



22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

01455 844422 www.esbs.co.uk enquire@esbs.co.uk

Branch office: Malt Mill Bank, Barwell, Leicester





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NEW ACCOUNT OPENING CHECKLIST

This checklist is provided as a guide for you to check you have all the correct documentation ready to send to us in order to make your account opening process as smooth as possible.

MUST HAVE-	
Application form, fully completed and signed	<input type="checkbox"/>
Identification for name & address is required for all new customers (these need to be original or certified copies of the original) Please contact us for identification requirements regarding childrens accounts	<input type="checkbox"/>
Funds to open the account, either a cheque made payable to yourself or a bank statement as proof of funds is required to allow a transfer into the account as the initial payment	<input type="checkbox"/>
NICE TO HAVE-	
Contact preference form, fully completed and signed. In order for us to manage your marketing preferences	<input type="checkbox"/>
IF APPLICABLE (Dual tax residents only)-	
Tax residency form, fully completed and signed	<input type="checkbox"/>

Without all the 'must have' items there may be a delay with your account application being processed.

If you require any assistance regarding opening your account please contact the Savings Team on 01455 844422, Option 1 or email savingsteam@esbs.co.uk



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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	



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