SAVINGS - GENERAL CASH ISA APPLICATION FORM

(For Individuals Only)

Please use BLOCK LETTERS and tick appropriate box(es)

FOR SOCIETY USE ONLY

	Date Account Opened	Branch Code	Account Number

APPLICATION DETAILS

This is an application to open an account with Yorkshire Building Society (trading as Chelsea Building Society and the Chelsea). Chelsea is operated under its own brand and with its own products. For transfers from another Chelsea account, please complete the amount you wish to transfer and complete a transfer form.

I ENCLOSE £ TO BE INVESTED IN (Type of Cash ISA Account required)

Cheques should be made payable to 'Chelsea Building Society account (your name)'

I apply to subscribe to a Cash ISA for the tax year **2011 / 2012** and each subsequent year until further notice.

Applicant's details

Surname (Mr/Mrs/Miss/Ms)

Forename(s) in Full

Full Permanent Residential Address including Postcode

Postcode

How long have you lived at the above address? Years Months

Previous Address (if less than 3 years at present)

Postcode

Date of birth

Nationality

Telephone number including STD

Daytime

Evening

Mobile

Email

Do you have a National Insurance (NI) Number? ☐ Yes ☐ No

If Yes, **you must** enter it here

You should be able to find your NI number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

INTEREST INSTRUCTIONS

I require interest to be (Please tick the appropriate instruction):

☐ Annual ☐ Monthly

☐ Added to the account

☐ Transferred to Society Account Number

☐ Paid to (name of bank)

Bank Address

Bank A/c Number

Bank Sort Code — —

Bank A/c Holder's Name

Payee's Reference

If you wish to receive an annual statement summarising the balance of your investment account, please tick this box. ☐

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society.
Yorkshire Building Society is authorised and regulated by the Financial Services Authority.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

How your Personal Information will be used

- References to **'We' 'Our' 'Us'** and **'the Society'** in this section are to Yorkshire Building Society trading as Chelsea Building Society.
- For the purposes of the Data Protection Act 1998 Yorkshire Building Society is the Data controller.
- We will use your personal information for the purposes of opening and administering your account, contacting you where necessary, fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
- We may disclose details about the progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
  - checking details on applications for credit, credit related or other facilities
  - managing credit and credit related account or facilities
  - recovering debt
  - checking details on proposals and claims for all types of insurance
  - checking details of job applicants and employees

  Please write to: Group Risk Department, Yorkshire Building Society, Yorkshire Drive, Bradford BD5 8LJ if you want to receive details of the relevant fraud prevention agencies.
  We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
- Yorkshire Building Society and its group of companies share information for fraud prevention purposes.
- We may disclose personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service and the Financial Services Authority, and (ii) associate companies, agents and service providers including printers, market research agencies and providers of information technology services.
- If we sell or transfer all or part of our business we may disclose or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.
- We may undertake a search with Credit Reference Agencies for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
- We will keep your personal information only for as long as necessary for us to administer the account you have in line with regulatory requirements.
- We will respect your rights to privacy and will not disclose your personal information to anyone except with your consent or if the law, public duty or our legitimate interests require us to.
- We may occasionally need to transfer personal information to countries outside the European Economic Area (EEA) which may not have adequate Data Protection laws in place. This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent or where permitted by the Data Protection Act.
- You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by the Society, subject to payment of a fee.

  Our explanatory leaflets "How we use your personal information" and "Your Rights and the Data Protection Act contain additional information about General Business Purposes, Agencies and Service providers we use and explain sensitive information.

  These leaflets and our Subject Access Request form (CHE0039) that should be used if you require access to your personal information, can be obtained from your local branch, the Member Contact Centre on 0845 744 6622 or from www.thechelsea.co.uk.

Identification Requirements

Under regulations for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this we use an electronic verification system.

However, in certain cases, for example, if you open an account at one of our agencies, you are not listed on the electoral roll or you have recently moved house, we may need further proof of your identity. For postal applications, this will mean returning your application and for applications in person this will mean we are unable to open your account immediately unless you have proof of your identity with you. Therefore, you may wish to provide additional proof of your identity with your application.

To find out which forms of identification are acceptable, please call us on 0845 744 6622 or visit a branch or our website www.thechelsea.co.uk.

The wording in paragraphs 1 to 3 below does not apply if you were a member of Chelsea Building Society immediately before its merger with Yorkshire Building Society and have remained a member since that date. If this is the case, please write in these boxes your mortgage and/or investment account number(s).

1. By applying to open an account I agree with the Society and Yorkshire Building Society Charitable Foundation ("the Foundation") that I will assign to the Foundation (or to any charity(ies) nominated by it but to no other person) the rights of any relevant conversion benefits which are defined below. This obligation will not apply to me or may apply to me for less than 5 years if I fall within any class of persons, which as at today's date, the Society decides would be inappropriate to be bound by this assignment condition. This agreement is irrevocable and authorises the Society to give the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this agreement or vary its terms and I will continue to be bound by the above condition even if the Society decides at some time in the future (and announces any such decision by press release) 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. "Relevant conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (ie on a conversion or take-over) which I might become entitled to as a member or depositor with the Society at any time within 5 years immediately following the date on which this account is opened. Relevant conversion benefits does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or takeover. If the Society merges with any other society, after the date of such merger the "Society" includes such other society.
3. I authorise the Society to pass to the Foundation such information relating to me and all my accounts with the Society as the Foundation may reasonably require in order to administer this agreement to assign and for no other purpose.

Small Change, Big Difference: Our account leaflets explain that the Society will round your annual net interest down to the nearest pound and deduct a sum equal to the pence amount (never more than 99p a year) and donate this to the Yorkshire Building Society Charitable Foundation. The Trustees of the Foundation welcome your suggestions of charities which could be supported, subject to criteria. If you do **NOT** want to give your pence, please tick this box. ☐

Managing our contact with you: We (being Yorkshire Building Society) any trading name operated by Yorkshire Building Society or any of its subsidiary companies) would occasionally like to keep you up to date with details of products and services supplied by us and carefully selected organisations. This may be by post, phone or email. **By giving your details you are agreeing to receive this information. If there is a contact method you do NOT want Chelsea Building Society to use for this, please tick the relevant box:**

☐ Mail ☐ Phone ☐ Email

If you are an existing customer, with any trading name operated by us or any subsidiary company, your marketing permissions already held will not change at this time, unless you notify each trading name or subsidiary company separately.
We will not sell your details to other companies but we may use marketing agents to act on our behalf.

DECLARATION:

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 a cash ISA and a stocks and shares ISA in the same tax year.
- I have not subscribed and will not subscribe more than the cash ISA subscription limit to one cash ISA.
- 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 and ordinarily 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 Chelsea Building Society if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I authorise Chelsea Building Society to (a) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash, and (b) to make on my behalf any claims to relief from tax in respect of ISA investments.
- I agree to the terms and conditions of the account which are set out in the relevant ISA booklet and in your "Essential Savings Information" booklet. I have a copy of these. I will also be subject to the Rules of Yorkshire Building Society (a copy of which can be obtained on request).
- I agree to the processing of my personal information as explained above.
- This application form has been completed to the best of my knowledge and belief.

Signature (applications will not be accepted without signature)

Signed _____ Date _____

FOR SOCIETY USE ONLY

		Staff No.
Name Verification		
Address Verification		