

Fixed Rate ISA Application Form

Personal details

Title

First name(s)

Middle names

Surname

Previous name

Date of birth

Address

Postcode

Nationality

Occupation

National Insurance number

It is a requirement of the Scheme that you have a NI number. You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, a letter from the DWP, or pension order book.

If you do not have a NI number you must apply for one in order to open an ISA.

Telephone number

Mobile telephone number

Email address

Savings details

What account would you like to open? Interest rate %

How much will you be depositing? £

Source of Funds

Salary	<input type="checkbox"/>	Internal transfer	<input type="checkbox"/>
Savings / investment held elsewhere	<input type="checkbox"/>	Pension	<input type="checkbox"/>
House sale	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>
Gift/loan	<input type="checkbox"/>	Other (please specify below)	<input type="checkbox"/>

Proving your identity

To comply with money laundering regulations and to protect our customers from fraud, we must confirm the identity and address of every applicant. We are able to access credit reference agency databases which, in most cases, will allow us to open your account without any paper-based identification. This will show as a search of the database only and not a credit score, so will not affect your credit rating. If we do need further proof of identification, we will let you know. These requirements will depend on how and where you are opening your account. We will not carry out credit reference agency searches against customers under 18.

Office use only V11.0 6 April 2024

Date Opened		First Check		Second Check		Sample Check	
Customer Number		Identity (PIDE List 1)		Identity (PIDE List 2)			

Your declaration

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

I apply to subscribe to a cash ISA for the tax year 2024/2025 and each subsequent year until further notice.

In signing this application you confirm the follow declaration, I declare that:

- All subscriptions made, and to be made belong to me;
- I am 18 years of age or over;
- 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 Tipton & Coseley 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 agree to the ISA Terms and Conditions;
- I have not subscribed/made payments, and will not subscribe/make payments, more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA, and a Lifetime ISA in the same tax year;
- I authorise Tipton and Coseley 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;
- I authorise Tipton & Coseley Building Society to make on my behalf any claims to relief from tax in respect of ISA investments;
- I declare that this application has been completed to the best of my knowledge and belief and I agree to inform the Society of any changes in my circumstances, such as moving outside the UK, which may affect this application;
- I agree to be bound by the Rules of the Society, the Special Conditions relating to the account opened and the Society's Terms and Conditions for Savings Accounts, a copy of which I have received and understood;
- I agree to the Society using my information in the manner specified in the Privacy Notice, a copy of which I have received and understood;
- I acknowledge receipt of the Financial Services Compensation Scheme Information Sheet which I received and understood prior to opening the account;
- I agree to the conditions relating to the Assignment of Windfalls to Charity as specified in the Charitable Assignments leaflet, a copy of which I have received and understood.

Additional assistance

Should you require any additional help or assistance from the Society, please make us aware of how we can help:

Keeping up to date with products and services

We use your information to make our communications as relevant and helpful as possible. We will never sell or share your data with third parties to try to sell you something. We think it's important to keep you informed when we launch new savings or mortgage products/services or have any news that may benefit you.

If you have any preferences on how you are contacted, please tick below.

Email	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Post	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Telephone	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Text message	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

You are in control of your preferences and can change your mind at any time. You can do this by visiting our website www.thetipton.co.uk to complete our online form, calling us on 0121 557 2551, emailing info@thetipton.co.uk or writing to 70 Owen Street, Tipton, West Midlands, DY4 8HG.

Your signatures

Signed

Date

I hold a Power of Attorney/Court of Protection and sign on behalf of the Account holder.

Once you have completed this form, please post it to our head office: Tipton & Coseley Building Society, 70 Owen Street, Tipton, West Midlands, DY4 8HG.

ISA transfer in form

Office use only
Account number



Personal details

Title	<input type="text"/>
First name(s)	<input type="text"/>
Middle name(s)	<input type="text"/>
Surname	<input type="text"/>
Previous name	<input type="text"/>
Date of birth	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
Nationality	<input type="text"/>
National Insurance number	<input type="text"/>
Telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>

Information about the ISA you want to transfer

Bank or Building Society	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Roll number (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

How much of your ISA do you want to transfer? All Part

What is the estimated amount you are transferring? £

Does this amount include current tax years subscriptions? Yes No If yes, how much? £

Please note, the amount in your ISA account representing current tax years subscriptions can only be transferred in whole and not part.

I instruct my current ISA provider to (please tick one):

Only go ahead with the transfer after the maturity date or at the end of the notice period for the ISA being transferred, whichever is applicable. I confirm that the funds will be available to transfer within 30 days; or

Carry out the transfer as soon as possible and I will accept any loss of interest or charges which may be applied as a result of this, subject to the terms and conditions of the ISA

Your Authority

I authorise my existing ISA provider to transfer the ISA (account number above) to Tipton & Coseley Building Society. I authorise my existing ISA provider to provide Tipton & Coseley Building Society with any information about the cash ISA and to accept any instructions from them relating to the cash ISA being transferred.

Signed

Date

Once you have completed this form, please post it to our head office: Tipton & Coseley Building Society, 70 Owen Street, Tipton, West Midlands, DY4 8HG.

Tipton & Coseley Building Society is willing to accept this ISA transfer in line with the customer's instructions above, as long as the following conditions are met:

1. The transfer proceeds are made up of cash deposits only

2. We must receive the transfer proceeds no later than:

/ /

3. Where the customer has shown they want to transfer subscriptions from the current tax year, these must not be more than:

£

4. For the purpose of the transfer of the ISA wrapper under the ISA regulations, the date shown here will be the transfer date.

/ /

Date form received in branch:

/ /



Financial Services Compensation Scheme Information Sheet

Basic information about the protection of eligible deposits

Eligible deposits in Tipton & Coseley 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:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Tipton & Coseley Building Society for enquiries relating to your account:	Tipton & Coseley Building Society 70 Owen Street Tipton West Midlands DY4 8HG Tel: 0121 557 2551
To contact the FSCS for further information on compensation:	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
More information:	http://www.fscs.org.uk

Tipton branch
0121 557 2551
70 Owen Street, Tipton,
DY4 8HG

Coseley branch
01902 883173
Castle Street, Coseley,
WV14 9DW

Bilston branch
01902 403853
73 Church Street, Bilston,
WV14 0BJ

Sedgley branch
01902 882469
6 Bull Ring, Sedgley,
DY3 1RX

www.thetipton.co.uk

1 Scheme 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.

2 General 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 a maximum of £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 6 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:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) 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>.

3 Limit 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.



4 Reimbursement

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 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; 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.

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.

Exclusions list

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.
- (4) It is a deposit of a credit union to which the credit union itself is entitled
- (5) It is a deposit 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 existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.
- (6) It is a deposit of a collective investment scheme which qualifies as a small company³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

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

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

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3

V6.001 7 February 2024.

For more information, call us on 0121 557 2551. Lines are open 9.00am – 5.00pm, Mondays, Tuesdays, Thursdays and Fridays, 9:30am – 5:00pm on Wednesdays and 9.00am – 12.00pm on Saturdays. Alternatively, visit our website at www.thetipton.co.uk

This leaflet is available in large print on request