

Tax Year 2024/25 – Application for a 3 Year Fixed Rate ISA

Please ensure all boxes are completed in full, using black ink and BLOCK CAPITALS and sign as required. Incomplete or incorrect forms will cause a delay and may have to be returned to you and could also result in your application being rejected.

Title (e.g. Mr/Mrs/Ms):	Email:
Surname:	Telephone number:
Forename(s):	Mobile:
Date of Birth (DD/MM/YYYY):	National Insurance 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"/> <input type="text"/>
Nationality:	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.
Address:	Occupation:
Postcode:	Estimated Annual Income:

I wish to open a:

3 Year Fixed Rate ISA 4.05% tax-free p.a./AER fixed (until 30/04/2027)

I wish to operate my account: at a branch ☐ by post ☐

Do you already have a savings/mortgage account with the Society? Yes ☐ No ☐

If YES, please give one account number:

New ISA Investment (not ISA transfer)

I apply to subscribe to the above ISA for the tax year 2024/25 and each successive year until further notice, and make a subscription of £

(min. refer to the account Specific Terms and Conditions, max. £20,000) (Please ensure cheques are made payable in your name. Please print your name and address on the reverse of the cheque)

Transfer Application

☐ I apply to transfer my existing ISA to the West Brom and subscribe to this cash ISA for the tax year 2024/2025 and each successive year until further notice.

If you are transferring an ISA from an external provider or a WeBSave ISA, please enter the approximate transfer amount here and complete an **ISA Transfer Letter of Authority** (we will not be able to request the transfer from your existing provider without this).

If you are transferring from another West Brom ISA please complete the details below.

Please transfer the following amount from account number

to a new West Brom ISA ☐ or to account number

a) The entire ISA ☐ Approximate balance £ or b) Part of the ISA ☐ Amount to be transferred £

If you are transferring part of the ISA and you have subscribed to the ISA in the current tax year, does the transfer include the current year's subscription? Yes ☐ No ☐

If your existing West Brom ISA is a fixed rate ISA, there may be a loss of interest as a result of the transfer. Please confirm whether you are happy to accept the loss of interest? Yes ☐ No ☐

Interest payment instruction*

☐ Please credit interest to my account.

☐ Please transfer interest to another West Bromwich Building Society account number:

Provided the account allows additional deposits. Please note that the interest cannot be transferred to any WeBSave account.

☐ Please transfer interest direct to the UK bank/building society account under **withdrawals** opposite. (These details must be for the applicant named above).*

***If no box is ticked, interest will be credited to your account.**

Withdrawals. Please make an electronic transfer into the following UK bank/building society account. Please note that the account must be in the same name(s) as the account holder(s).

Name of bank/building society:

Address: _____

Postcode:

Sort code: - -

Bank account no:

Account reference no: (if appropriate)

Account holder name:

Please read: The product leaflet; the Society's General Terms and Conditions; the Specific Terms and Conditions and this application form to which your account will be subject. For your own benefit and protection you should read the above carefully before signing this application form. All of the above are available at any of our branches and you can also find them on our website at www.westbrom.co.uk. If you do not understand any point please ask for further information prior to signing.

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

Declaration

I declare that:

1. I was 16 or above as at 5 April 2024;
2. I have not subscribed and will not subscribe more than the overall subscription 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;
3. I have not subscribed and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
4. I have read the terms and conditions of the account in which I wish to invest which are set out in the product leaflet, General Terms and Conditions leaflet, and this application form.
5. I agree that I will become a member of the Society and be bound by the rules of the Society. (You can get a copy of our rules at any of our branches and you can also find them on our website at www.westbrom.co.uk.)

Points 6-9 are only applicable if you are also subscribing to this tax year:

6. All subscriptions made, and to be made, belong to me;
7. I have not subscribed and will not subscribe, more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
8. 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 West Bromwich 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.
9. I agree to the ISA terms and conditions.

I authorise West Bromwich 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 declare that this application form has been completed to the best of my knowledge and belief.

How we use your personal information

In order to process your application and manage your account, any information provided by you may be held by West Bromwich Building Society (as Data Controller) in our records and may be shared within West Bromwich Building Society Group of companies, as well as with Fraud Prevention Agencies. For further information about how we will use your personal information and your rights under Data Protection legislation, please read the Privacy Notice that has been provided to you which is also available at www.westbrom.co.uk/privacy-notice.

If you have any questions about the information provided, please write to the Data Protection Officer at West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

Marketing Consent

The Society would occasionally like to keep you up to date with details of products and services by email, telephone or post. The Society will not sell your details to any company for their own use, but may pass on your details to i) its subsidiary companies and ii) mailing houses (who enable us to send our direct marketing communications to you).

If you **would like** to receive such direct marketing communications, please indicate by marking the box. ☐

You may withdraw your consent or change your preferences at any time by writing to: Data Protection Officer, West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF. Alternatively, you can speak to our Customer Service team on 0345 241 3784 (we are open Monday to Friday 8.30am to 6.00pm; Saturday 8.30am to 12.30pm).

Please note that these instructions will supersede any existing consents currently held by the Society. These will also continue as your current marketing preferences unless you contact us and tell us otherwise.

I have read the section entitled Marketing Consent and by signing this form I consent to the uses and disclosures of information listed.

Additional Declaration for Charitable Assignment

Please read the section entitled 'Charitable Assignment' within the Society's General Terms and Conditions, to which your account will be subject. For your own benefit and protection you should read this section carefully before signing this application form. The Society's General Terms and Conditions are available at any of our branches and you can also find them on our website at www.westbrom.co.uk

N.B. Please note that you must sign below in order for us to process your application. You can send the completed form to us by post at FREEPOST THE WESTBROM (please write the address exactly like this, all in upper case and on one line. You don't need to use a stamp. Please note: Royal Mail delivers Freepost as second class mail). Alternatively, you can take your completed form to any of our branches.

Warning: False statements may result in penalties or prosecution

Important: Please ensure that you read the Specific Terms and Conditions relating to the relevant accounts before signing.

You **must** tick here to confirm that you have received the Customer Information Sheet containing details of the enhanced Depositor Protection Scheme. Failure to tick this box will result in a delay in the opening of the account. ☐

Signature:

Date:

For office use only

Account no:

Cust 1 ID1:	
Cust 1 ID2:	
Cust 2 ID1:	
Cust 2 ID2:	

Opened by staff no. and signature:	<input type="text"/>	Date:	<input type="text"/>
Checked by staff no. and signature:	<input type="text"/>	Date:	<input type="text"/>
Date sent to EDM:	<input type="text"/>		
Reason for delay sending to EDM:	<input type="text"/>		

Head Office: 2 Providence Place, West Bromwich B70 8AF.

www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained.

The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877.

'the West Brom' is a trading name of West Bromwich Building Society.



Depositor Protection Scheme Information Sheet



Protected



Depositor Protection Scheme Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in the West Brom are protected by:	The Financial Services Compensation Scheme ('FSCS') ¹
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Limit of protection:	£85,000 per depositor per bank/building society/credit union ²
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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
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If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
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Reimbursement period in case of bank, building society or credit union's failure:	7 working days ⁴
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Currency of reimbursement:	Pound sterling (GBP, £)
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To contact the West Brom for enquiries relating to your account:	the West Brom 2 Providence Place West Bromwich B70 8AF
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Tel: 0345 241 3785

To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU
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Tel: 0800 678 1100 or 020 7741 4100

Email: ICT@fscs.org.uk

More information:	https://www.fscs.org.uk
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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 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 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 <https://www.fscs.org.uk>

3 Limit of protection for joint accounts

In 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 7 working days, save where specific exceptions apply.

If you have not been repaid within the deadline, 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 <https://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

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.

Braille, audio and large print versions of this leaflet are available upon request. Please contact us on 0345 241 3784.

To find out more, visit your local branch, call us on the number above, or visit our website

Head Office: 2 Providence Place, West Bromwich B70 8AF
www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.

