

Application for a West Brom Additional Permitted Subscription (APS) Cash 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.

Investor details and permanent address

Title: (e.g. Mr/Mrs/Ms):
Surname:
Forename(s):
Address:
Postcode:

NI number:
Date of Birth:
Nationality:
Telephone number:
Email:
Occupation:
Estimated Annual Income:

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.

Do you already have a savings/mortgage account with the Society? Yes ☐ No ☐ If **Yes**, please give one account number:

Details of the deceased

Title: (e.g. Mr/Mrs/Ms):
Surname:
Forename(s):
Address:
Postcode:
Date of marriage or civil partnership between the investor and the deceased:

NI number:
Date of Birth:
Date of Death:
Deceased's West Brom ISA number(s):
Name of ISA provider (if transferring an APS allowance):
<i>Please note: if multiple ISAs were held by the deceased with the ISA manager, their value will be combined to form one APS allowance.</i>

APS Allowance Subscription Information

I (the investor) wish to subscribe up to my full APS allowance ☐ (please tick box) or **£** from my APS allowance in respect of the deceased and wish to make my subscription to a Cash ISA in Cash. Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance **MUST** be made to this ISA manager and be accompanied by an APS Subscription Eligibility Declaration. Not all ISA managers allow for multiple subscriptions to an APS allowance and where only a one-off APS allowance subscription is allowed, any unused balance will be lost. The West Brom does allow either a one-off or multiple APS subscriptions up to the applicable APS allowance.

Interest payment instruction*

- ☐ Please credit interest to my account.
- ☐ Please transfer interest to another West Brom Building Society account number:
- Provided the account allows additional deposits.
(Please note that 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 (inc. interest). Please make an electronic transfer into the following UK bank/building society account.	
Name of bank/building society:	
Address:	
Postcode:	
Sort code: <input type="text"/>	Bank account no: <input type="text"/>
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.

APS Eligibility Declaration

This section must be completed to confirm the investor named in this application is eligible to make an additional permitted subscription to an ISA in respect of the deceased named in this application.

I declare that:

- I am the surviving spouse/civil partner of the deceased.
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down).
- The subscription is made under the provisions of the regulation 5DDA of the ISA regulations (additional permitted subscription).
- The subscription is being made within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning 3 December 2014 and ending 5 April 2015, the deceased is treated as dying on 6 April 2015).
- I was 16 or above as at 5th April 2024.
- All subscriptions made, and to be made, belong to me.
- 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.
- I agree to 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).

I authorise West Bromwich Building Society

- if the ISA is a cash ISA invested in a deposit account, to hold my cash subscriptions and any interest earned on those subscriptions;
- 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.

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 and date below in order for us to process your application.

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. <input type="checkbox"/>	
I agree to the ISA terms and conditions.	
Signature	Date

For office use only:

Account no:	<input type="text"/>
Cust 1 ID1:	<input type="text"/>
Cust 1 ID2:	<input type="text"/>

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"/>

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
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 or credit union's failure:	7 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact the West Brom for enquiries relating to your account:	the West Brom 2 Providence Place West Bromwich B70 8AF 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 Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	https://www.fscs.org.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 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.

