

Opening a telephone operated ISA

Requirements for new Dunfermline Direct customers

To open a Dunfermline Direct ISA, you must provide us with a cheque from your nominated account (see “opening an account” section of product Terms and Conditions).

- If your nominated account is a bank account, your deposit cheque must show your name and account details (a joint account is acceptable). This is our confirmation of your identity.
- If your nominated account is a building society account, your deposit cheque must be issued by the building society, and you must ask them to verify (with official stamp and signature) the name, sort code and number of the account either on the back of the cheque or by separate letter. This is our confirmation of your identity.

Requirements for existing Dunfermline Direct customers

To open a new Dunfermline Direct ISA, complete the application form and return it to us. You will need to tell us the number of your existing account with us on the application form.

If you are depositing money, send a deposit cheque from your nominated account.

If you are transferring from another Dunfermline account, you will also need to complete a product switch form. You do not need to send a blank cancelled cheque so long as your nominated bank account is the same as the one currently on file with us.

If you are transferring a Cash ISA from another provider

To open your Dunfermline Direct ISA, complete the application form and return it to us along with a blank cancelled cheque from the nominated account you have completed on your application, this forms part of our identity verification process.

You must also complete an [ISA Transfer form](#) for every Cash ISA you want to transfer to us, these forms must be sent to your existing provider(s)

Make sure you have:

- Completed your application form
- Enclosed your initial deposit or blank cancelled cheque
- Signed and dated your application form
- Completed [ISA Transfer Form\(s\)](#) and sent to existing provider(s) (if required)

Send your completed, signed application along with your cheque to:

Dunfermline Building Society
FREEPOST SC04118
DUNFERMLINE
KY11 8WY

IMPORTANT: If the application form is not completed in full your application and cheque will be returned to you.

for a longer happier relationship



Important: if this form is not completed in full and signed overleaf, your application and cheque will be returned

**Application for Direct Fixed Rate
Cash ISA (Issue 22) Fixed until 31/08/2014
TAX YEAR 2010/2011**

Dunfermline Direct

TELEPHONE OPERATED ACCOUNT
WEBSITE APP

Documents enclosed

Personal cheque Passbook (if applicable) Account number
(Office use only)

Building Society cheque

Existing account holder YES NO If YES, account number

Personal Details

Title Forenames Surname

Permanent Residential Address
Postcode

Previous address (if less than 3 years)
Postcode

Date of birth (DD-MM-YYYY) --

Home telephone number

Occupation Work telephone number

Nationality

Do you have a National Insurance number? Yes No If yes, please enter here
(If you do not know your National Insurance number see your Form P60 Notice of Coding or Tax Return. Otherwise your Employer or Tax Office may be able to help.)

Purpose of account

Investment I enclose/wish to transfer (delete as appropriate) £ to open a Direct Fixed Rate Cash ISA (Issue 22). The minimum opening balance is £100. For transfers from another Dunfermline Building Society account, please complete a separate Internal Transfer Form.

Bank details Please give us details of your nominated bank or building society account. The account must be in your name, or include your name if it is a joint account. This nominated account will be used for withdrawals and receipts. Please note you cannot nominate an existing Dunfermline Building Society account.

Bank/Building Society Branch

Sort code shown on the top right of cheques

Account No.

Account holder or holders Reference No. (if applicable)

Security information For security checks please provide the following:

Your mother's maiden name Your place of birth

Your first school attended

Please sign the declaration overleaf

This section should only be completed to transfer funds from another Cash ISA provider. Please also complete a separate ISA Transfer Form for each account being transferred and send it to your existing Cash ISA provider(s).

I apply to transfer my existing Cash ISA account number

from (existing Cash ISA provider) to Dunfermline Building Society.

Please indicate the amount you are expecting to be transferred to Dunfermline Building Society £

0845 345 04 09

Calls may be recorded and monitored for your protection and security and for staff training purposes. Call charges will apply and will vary.

Declaration – Direct Fixed Rate Cash ISA (Issue 22)

I apply to subscribe to a cash ISA for the tax year 2010/2011 and each subsequent year until further notice. 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 year.
- I have not subscribed and will not subscribe more than the cash ISA subscription limit to one cash ISA.
- I have not subscribed to 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 Dunfermline 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 Nationwide Building Society trading as Dunfermline Building Society:

- To hold my cash subscription and any interest earned on those subscriptions.
- To make on my behalf any claims to relief from tax in respect of ISA investments.

On opening the account I will be bound by and deemed to have notice of the Society’s Rules. A copy of the Rules is available on request from Dunfermline Direct. I agree to the ISA terms and conditions.

I declare that this application form has been completed to the best of my knowledge and belief. I declare that the above sum is being invested by me as sole beneficial owner and I agree to be bound by the Rules of the Society and the conditions applying to the account. I declare that I am not a body corporate nor an unincorporated body and the account will not be held by me as a Trustee(s) for a body corporate nor an unincorporated body. I declare that I have read and agree to the above information.

If you were a member of Nationwide Building Society on 2nd November 1997 and have continued to be a member since that date, the following wording does not apply to you.

Charitable Assignment

By applying to open an account after 2nd November 1997, I also apply to be a charity member of The Nationwide Foundation (“the Foundation”) unless I am already a charity member. I agree that, if the account is opened by the Society and I am or became a charity member of the Foundation, I will be bound to assign to the Foundation (or any charity(ies) nominated by it, but to no other person) the rights to any conversion benefits to which I would otherwise become entitled as a member or depositor at any time before, or within two years after, my membership of the Society comes to an end. This agreement is irrevocable and authorises the Society to make over to 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. I understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and I would continue to be bound by the above condition. For this purpose “conversion benefits” means any benefits under the terms of any future transfer of the Society’s business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company and, if the Society merges with any other society, after the date of such merger “Society” includes such other society.

The terms and conditions of this application shall be governed by and construed in accordance with the Laws of Scotland. The parties hereby submit to the non-exclusive jurisdiction of the Scottish courts.

NB If you amend this section or cross through it, your application will be invalid.

Use of my information 

By Nationwide:

Any information about me and my account may be shared within Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide.

By Dunfermline:

The information provided on this form will be held by Dunfermline Building Society and may be used to open and manage my account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for the development of products and services.

I have a right to receive a copy of the information that Dunfermline Building Society holds about me if I make a request in writing and on payment of the appropriate fee.

Dunfermline Building Society may inform me of special offers, products and services, either by letter, telephone or e-mail. If I am a new Dunfermline customer and I do not wish to receive marketing material by letter, telephone or email, or any combination of these I can write to you at Dunfermline Building Society, Sales and Marketing Department, Caledonia House, Carnegie Avenue, Dunfermline KY11 8PJ. If I am an existing Dunfermline customer my current marketing preferences will continue unless I tell you otherwise.

If you have given a previous marketing instruction to Nationwide Building Society, its subsidiaries or trading divisions, your request to them will not change. Dunfermline Building Society (which includes Dunfermline Direct) is a trading division of Nationwide. ‘Nationwide’ means Nationwide Building Society, its subsidiaries and trading divisions. If you require further information you can ask for a copy of our leaflet ‘How Nationwide uses your personal information’. This can be requested from a branch and is also available on line at www.nationwide.co.uk

Electronic Identification Searches

I authorise Dunfermline Building Society to undertake an electronic identity check. (The Society will use your personal information to conduct an electronic identity search via the services of credit reference agencies in order to comply with money laundering regulations. The Agencies will keep a record of the search on your file, whether your application proceeds or not. Please note, however, that this type of search will not influence your ability to obtain credit. We may also ask you to provide some additional forms of identification.)

I agree to the terms and conditions of the account that I received from you and to the charitable assignment and use of my information as detailed above.

Dunfermline Building Society (which includes Dunfermline Direct) is a trading division of Nationwide Building Society.

Signed

Date