

# Opening a postal ISA

## Requirements for new Dunfermline customers

To open your ISA, complete the application form, sign it and return it to us along with your initial deposit cheque, if required. The cheque must be made payable to Dunfermline Building Society stating the account holders name(s), for example "Dunfermline Building Society – Mr B Brown".

## If you are already a Dunfermline customer

To open your account, complete the application form and return it to us along with your initial deposit cheque. You will need to tell us the number of your existing account with us on the application form.

Note: it is not necessary to send your passbook unless you are transferring money from an existing account. If you are transferring from another Dunfermline account, you will also need to complete a product switch form.

## If you are transferring a Cash ISA from another provider

You must also complete an [ISA Transfer form](#) for every Cash ISA you want to transfer to us, these forms must be sent to us along with your application.

## Verifying your identity

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

In certain cases (for example if you are not listed on the electoral roll or you have recently moved house) we may need further proof of your identity.

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Make sure you have:

- Completed your application form
- Enclosed your initial deposit (if required)   
(Note: When opening an account with a cheque payment, please make this payable to Dunfermline Building Society stating the account holders name(s), for example "Dunfermline Building Society - Mr B Brown")
- Signed and dated your application form
- Completed and enclosed [ISA Transfer Form](#)(s) (if required)

Send your completed, signed application along with your initial deposit to:

Dunfermline Building Society  
FREEPOST SC04118  
DUNFERMLINE  
KY11 8WY

IMPORTANT: If we require any further information, or the application form is not completed in full, your application and cheque will be returned to you.

for a longer happier relationship



**Application for 90 Day Notice Cash ISA**  
**TAX YEAR 2011/2012**

PLEASE COMPLETE IN BLOCK CAPITALS USING A BALLPOINT PEN

Existing account holder? YES  NO  If YES, account number

**Personal details**

Title (Mr/Mrs/Miss/Ms)  Forenames  Surname   
 Permanent Residential Address  Postcode  Nationality   
 Occupation   
 Home Telephone  Date of Birth (DD-MM-YYYY)   
 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 90 Day Notice Cash ISA. The minimum opening balance is £1. For transfers from another Dunfermline Building Society account, please complete a separate Internal Transfer Form.

**Interest** Please pay interest from this account (tick one box only)  Annually to this account (product code 570)  
 Monthly on the 15th of each month (product code 572)

For interest to be paid monthly only – I wish this to be paid to:

- Dunfermline Building Society A/C No (cannot be a Dunfermline Direct Account)
- My bank: Name  Name of Account   
 Address  Sort Code  -  -   
 Postcode  A/C No:

**NB: please ensure you sign the account declaration overleaf in all cases.**

**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 us along with your application form.**

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 £

**Applicant**  
 Address verification details (include documentation type, reference no. and relevant date)   
**Source of Initial Lodgement**

## Declaration – 90 Day Notice Cash ISA

I apply to subscribe to a cash ISA for the tax year 2011/2012 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.

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 in Dunfermline Building Society 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. A copy of the Rules is available on request from Dunfermline Building Society.

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.

## Charitable Assignment

THE FOLLOWING WORDING APPLIES TO YOU UNLESS:

(1) YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE; OR

(2) YOU FALL WITHIN A SPECIAL CATEGORY OF PERSONS TO WHOM OUR CHARITABLE ASSIGNMENT SCHEME DOES NOT APPLY.

By applying to open an account after 2nd November 1997, you also apply to be a charity member of The Nationwide Foundation ("the Foundation") unless you are already a charity member.

You agree that, if:

■ the account is opened by the Society and you are or become a charity member of the Foundation; and

■ the Society subsequently enters into an agreement to transfer the whole of its business to a company,

you will assign to the Foundation (or any charity(ies) nominated by it, but to no other person) all rights to or in connection with any conversion benefits to which you would otherwise become entitled as a member or depositor at any time before, or within two years, after your membership of the Society comes to an end.

You make this agreement:

(a) with the Society (acting for itself and for the benefit of the Foundation), in return for the Society opening the account you are applying for, and you acknowledge that the Foundation may enforce the benefit of your agreement with the Society under the Contracts (Rights of Third Parties) Act 1999; and

(b) with the Foundation directly, in return for the Foundation granting you charity membership (if you are not already a member).

This agreement means that, without any further notice to you:

■ the Society may make over to the Foundation (or to any charity(ies) nominated by it) any such conversion benefits; and

■ the Foundation may exercise all your rights in relation to any such benefits.

You understand that this agreement is irrevocable and cannot be amended or varied without the consent of both the Society and the Foundation and that neither the Society nor the Foundation will release you from this agreement.

You 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 you 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 "Society" means Nationwide Building Society and, if it merges with any other building 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](http://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