

Cash ISA - 2024/5

Application Form

PLEASE COMPLETE IN BLACK INK AND BLOCK CAPITALS

For use by private individuals who are both UK resident & UK resident for tax purposes only.

PLEASE ENSURE ALL SECTIONS ARE COMPLETED.

If you do not understand any point or require assistance in completing this form, please call the Vernon Building Society on 0161 429 6262

Section 1: Customer Details

Title Surname

First Name(s)

Date of Birth (DD/MM/YYYY) / /

National Insurance Number

Please enter your full permanent address. Please note that we are unable to accept c/o addresses and P.O. Box numbers.

Residential Address

 Postcode

How long have you lived at this address?
(if less than 3 years please complete the number of months)
 Years Months

If less than 1 year please provide your previous address

Previous Residential Address

 Postcode

How long did you live at this address?
 Years Months

Email

Telephone Numbers
 Day
 Evening
 Mobile

Occupation

Nationality

Country of Residence

In order to have an ISA you must be a UK resident & UK resident for tax purposes.

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

Are you an existing customer? Yes No

If yes, please enter your existing Vernon account number(s)

Section 2: Account Details

Please state the name of the ISA product you are applying for

What are you saving for?

Please state the opening investment for your new ISA or monthly savings amount if Regular Saver ISA

Cash £	Cheque(s) £	Total £
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NOTE: CHEQUES SHOULD BE MADE PAYABLE TO THE ACCOUNT HOLDER. For all accounts not opened in person, cheques must be drawn from a personal current account or if issued by a Bank or Building Society, the 'Payee' must bear your name.

Vernon Building Society Account Number:

Section 4: Declarations (cont).

ISA Declarations

I declare that

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed, and will not subscribe, to more than the overall subscription limit total in the same tax year;
- 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 UK,
 - Or I am married to, or in a civil partnership with, a person who performs such duties.
- I will inform Vernon 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.

Authority

I authorise the ISA account manager to hold my cash subscription and ISA investments, in respect of the interest, dividends and any other rights or proceeds and to claim any tax relief on my behalf.

Marketing Preferences

I consent to receive a monthly email newsletter and the occasional marketing email containing information about the Vernon Building Society products, services and news.

I consent to receive phone calls about Vernon Building Society products and services

I consent to receive direct mail containing information about the Vernon Building Society products and services

You can change your preferences at any time by emailing marketing@thevernon.co.uk, calling 0161 429 6262 or writing to: Marketing Communications, Vernon Building Society, 19 St. Petersgate, Stockport, SK1 1HF

Depositor Protection Financial Services Compensation Scheme (FSCS) Information Sheet

I confirm receipt of the information sheet providing the basic information about protection of our eligible deposits relating to the Financial Services Compensation Scheme, including the exclusion list.

BEFORE SIGNING THIS FORM PLEASE READ CAREFULLY THE TERMS & CONDITIONS RELATING TO THIS ACCOUNT AS WE SHALL SEEK TO RELY ON THEM.

Applicant

Signature

Date (DD/MM/YYYY)

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For ongoing ID verification purposes, please write a memorable word of between 8 and 15 characters below (optional):

For office use only (must be completed in BLACK)

Account Holder

Existing Customer

Customer No.

(A) Verification of identity:

Date Smart Search completed

or
I.D. Description Reference/Expiry Date

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(B) Verification of address:

Date Smart Search completed

or
I.D Description Reference/Expiry Date

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Input By

Date (DD/MM/YYYY)

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Checked By

Date (DD/MM/YYYY)

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Vernon Building Society Account Number

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Vernon Building Society Account Number:



Protected

Basic information about the protection of your eligible deposits	
Eligible deposits in the Vernon 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 or credit union’s failure:	10 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact the Vernon Building Society for enquiries relating to your account:	Vernon Building Society, 19 St Petersgate Stockport Cheshire SK1 1HF Tel: 0161 429 6262
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10 th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 0207 741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information (all or some of the below)

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 £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 eligible deposits become legally transferrable. These are eligible deposits connected with certain events including:

- a) certain transactions relating to the depositor’s current or prospective only 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>

Please turn over...



Protected

- 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 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.

Exclusion 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 instrument undertaking
 - pension or retirement fund ⁶
 - public authority, other than a small local authority

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

⁶ Deposits by personal pension schemes, stakeholder pensions schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded