

# Cash ISA



## Application Form Please complete all sections in black ink and block capitals

For use by private individuals who are both UK resident & UK resident for tax purposes only. If you do not understand any point or require assistance in completing this form, please call us on 0161 429 6262

### Section 1: Account Information

I apply to subscribe for a Cash ISA for the tax year

20   to 20

and each subsequent year until further notice.

Which account are you applying for?

What are you saving for?

How did you hear about us?

Opening Investment - cheques should be made payable to the account holder. For all accounts not opened in person, cheques must be drawn from a personal account, or if issued by a bank or building society, the 'Payee' must bear your name.

Cash £	Cheque(s) £	Total £
<input type="text"/>	<input type="text"/>	<input type="text"/>

Source of Funds

### Section 2: Account Holder Details

Title  Surname

First Name(s)

Date of Birth (DD/MM/YYYY)

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?  
 Years  Months

If less than 1 year, please provide your previous address:  
  
  
  
 Postcode

How long did you live at this address?  
 Years  Months

Email

Mobile tel.

Home tel.

Work tel.

Occupation

Nationality

Country of Residence

National Insurance Number (you must have this to apply for a Cash ISA)

Are you an existing customer?  
 Yes  No

If Yes, please enter an existing Vernon account number

### Section 3: Your Nominated Bank Account

Where a product allows withdrawals, these can be sent to a UK bank account in your name. Please provide the details of the bank account that you wish to use below.

Name on account	Account Number	Sort Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank/Building Society Name	Account Reference / Roll No. (if applicable)	
<input type="text"/>	<input type="text"/>	

### Section 4: Customer Identification

To comply with money laundering regulations and to protect our customers from fraud, we must confirm the identity and address of every applicant. We can usually do this electronically using a third-party ID verification service. This is not a credit score and does not affect your credit rating.

If we do need further proof of identification, we will let you know. If you are opening an account at one of our branches, you may want to bring two forms of ID with you, one form to confirm your identity and the other to confirm your address. Our full list of acceptable identification documents can be found on our [website](#) or by asking a member of our team.

If you are an existing customer, we will check our records as to when your identity was last confirmed and in certain circumstances, we may require further proof of your identity and address.

### Section 5: Keeping You Informed of Products and Services

We'd like to let you know when we launch new products and services or have any news that we think may interest you.

**We prefer to use email to do this** as it reduces waste and cost.

We will never sell or share your data with third parties. Please let us know how we can contact you about new products and services below. You can change your preferences or opt-out at any time by emailing, telephoning or writing to us. (see section 6 below for contact details).

Email	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Post	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Telephone	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

### Section 6: Your Personal Data

#### Your rights

For the purposes of General Data Protection Regulation, the Vernon Building Society is the Data Controller responsible for the processing of your personal data. You have the right to request in writing a copy of the details held about you and where necessary the right to object to certain processing, the right to correct, sometimes delete and restrict the personal data the Society uses. In addition, you have the right to complain to the Society and the Information Commissioners Office (the data protection regulator). Please refer to the Vernon Building Society's [Privacy Notice](#) for further information on your rights.

Where you have provided your consent to the Society, such as to receive marketing messages, you have the right to withdraw it at any time. You can do this by notifying your local branch, calling us on 0161 429 6262 or writing to us at Marketing Communications, Vernon Building Society, 19 St Petersgate, Stockport, SK1 1HF. Alternatively, email [unsubscribe@thevernon.co.uk](mailto:unsubscribe@thevernon.co.uk).

#### How we use your data

- The Vernon Building Society will only retain your personal data only for as long as necessary to administer your account in line with regulatory and legal requirements.
- The Vernon Building Society processes your personal information to enable it to provide a service for its members and customers which may include managing your accounts, maintaining its own accounts and records, supporting staff training and development, promoting its services; undertaking market research and the provision of financial services and advice.
- If false and inaccurate information is provided and fraud is identified, your details will be passed to fraud prevention agencies.
- The Vernon Building Society requires a lawful reason to process your personal data and for some processing more than one legal basis may be relevant (except where the Society relies on Consent). The Society uses the following reasons to process your personal data: Consent, Performance of a Contract, Legal Obligation and Legitimate Interests







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") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank / building society / credit union <sup>2</sup>
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 <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	7 working days <sup>4</sup>
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 <sup>th</sup> Floor Beaufort House 15 St Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 0207 741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional Information (all or some of the below)

<sup>1</sup> 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.

<sup>2</sup> 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](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 7 working days from 1<sup>st</sup> 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.

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## 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<sup>6</sup>
  - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

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