



# General Investment Application Form

FOR OFFICE USE ONLY

Account number:

Branch:

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Please complete this form in black ink. Complete sections 1 to 4 using **BLOCK CAPITALS** and sign the signature box in section 5.

## 1 Initial investment

You must specify the Account you wish to invest in before proceeding any further. All investors should fill in their details. If your application has more than 2 investors, please complete an additional application form (indicating that this is for the 3rd and 4th applicants) and attach with this application.

I/We enclose

£	
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to be invested in (product name and issue number)

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current interest rate

	%
--	---

Amount by transfer

£	
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transferred from Account number  
(please enclose passbook)

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## 2 Personal details

Please note, if this application is being made to include an Attorney then a Power of Attorney Application will also be needed. Please contact us for the relevant form.

### 1st Applicant

Are you an existing customer? No  Yes

Account number 

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Title  Mr  Mrs  Miss  Ms  Other

Forename(s) in full 

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Surname 

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Date of Birth 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Occupation 

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Nationality 

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Country of Birth 

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Permanent Residential Address 

Postcode

Home Tel 

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Daytime Tel 

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Mobile Tel 

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Email 

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### 2nd Applicant

Are you an existing customer? No  Yes

Account number 

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Title  Mr  Mrs  Miss  Ms  Other

Forename(s) in full 

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Surname 

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Date of Birth 

D	D	M	M	Y	Y	Y	Y
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Occupation 

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Nationality 

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Country of Birth 

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Permanent Residential Address 

Postcode

Home Tel 

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Daytime Tel 

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Mobile Tel 

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Email 

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## 3 Tax liabilities

### 1st Applicant

1. Are you resident for tax purposes anywhere other than the UK? No  Yes

If 'yes' please list below all the countries in which you are tax resident and provide your relevant tax reference or taxpayer identification number (or functional equivalent):

Country(ies) in which you are tax resident	Relevant Tax Reference Number or Tax Identification Number

If you have more than two tax liabilities please provide the additional information on a separate sheet of paper.

2. Are you a citizen of the United States of America? No  Yes

If 'yes' please provide your USA Tax Identification Number (TIN): 

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If you are unsure as to your tax liabilities you should seek independent advice before completing and signing this form.

### 2nd Applicant

1. Are you resident for tax purposes anywhere other than the UK? No  Yes

If 'yes' please list below all the countries in which you are tax resident and provide your relevant tax reference or taxpayer identification number (or functional equivalent):

Country(ies) in which you are tax resident	Relevant Tax Reference Number or Tax Identification Number

If you have more than two tax liabilities please provide the additional information on a separate sheet of paper.

2. Are you a citizen of the United States of America? No  Yes

If 'yes' please provide your USA Tax Identification Number (TIN): 

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If you are unsure as to your tax liabilities you should seek independent advice before completing and signing this form.

## 4 Interest and Withdrawal Instructions

I/We require interest to be (please tick appropriate instruction)

A.  Added to this account      B.  Transferred to an account with the Society, account number

C.  Paid to (name of Bank)  Account number  Sort code

Account holder(s) name(s)  Payee Reference

**YOUR INTEREST...IN THEIRS:** The Society can deduct the pence amount of your annual net interest (never more than 99p a year) and donate this to the Leeds Building Society Charitable Foundation and partner charities. If you wish to donate your pence interest, please tick this box

### Withdrawal Instructions

Any one signature    Both/all signatures    Other (please specify)

### Charitable Assignment

Further information about Charitable Assignment can be found at [www.leedsbuildingsociety.co.uk/your-society/about-us/charitable-assignments/](http://www.leedsbuildingsociety.co.uk/your-society/about-us/charitable-assignments/)

Words printed in bold in this section are explained in paragraph 5 below. If you were a **member** of the **Society** on 28 February 1999 and have continued to be a **member** ever since that date, the following wording does not apply to you; in that case, please go to the Use of Personal Information section. All other applicants should read on:

Where the account is a joint account, the below applies to all account holders.

- By applying to open an account I agree with the **Society** and the **Charity** that I will transfer to the **Charity** the right to any **Windfall**.
- This will not apply to me if I fall within any class of persons which as at today's date the **Society** wishes to be excluded from this obligation.
- To ensure that the agreement I have entered into in paragraph 1 can be effectively carried out:
  - I authorise the **Society** to transfer any **Windfall** direct to the **Charity**;
  - I agree to sign any documents and to do anything else which may be needed to transfer any **Windfall** and any right to receive the **Windfall** to the **Charity**;
  - I appoint the **Society** and any of its officers and (as a separate appointment) the **Charity** and any of its officers to be my agent to take any of the steps mentioned in (b) above on my behalf;
  - I authorise the **Society** to provide the **Charity** with any information it reasonably requires about me and any accounts I hold with the **Society**, and I consent to the **Society** and the **Charity** holding and processing such information for this purpose; and
  - I agree that I cannot revoke the authority contained in (a), (b) or (d) above, or the appointment contained in (c) above.
- I also understand that the **Society** will require (on behalf of itself and the **Charity**) that all applicants for share accounts who are not **members** of the **Society** will agree to the condition in paragraph 1 (or a condition having substantially the same effect) other than in respect of applicants falling within any class of persons where, at the time of the applicants becoming shareholding **members**, the **Society** considers this to be inappropriate. The **Society** will not impose the requirement in paragraph 1 on applicants if 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 condition in paragraph 1.
- In this section:
  - Leeds Building Society Charitable Foundation is registered at Companies House with company number 03724612 and is a registered charity number 1074429. The **"Charity"** is Leeds Building Society Charitable Foundation or, if it ceases to exist, any other charity which becomes entitled to the benefit of the agreement I have entered into in paragraph 1;
  - "member"** means a shareholding **member** or a borrowing **member** of the **Society**;
  - the **"Society"** means Leeds Building Society and if the **Society** merges with any other society, after the date of that merger, the **"Society"** includes that other society;

- "Windfall"** means any benefits which I might become entitled to receive:
  - as a shareholding **member** or depositor with the **Society** at any time within five years immediately following the date on which my account is opened (or within any shorter period as the **Society** today considers appropriate having regard for any particular category of person within which I may fall);
  - under the terms of any future transfer of the **Society's** business to a company (i.e. on a conversion or takeover of the **Society**) except the statutory right to have shares in the **Society** (including any balances on share accounts) converted into deposits with the company.

### Use of Personal Information

Your personal information is held by Leeds Building Society and may be used in a number of ways, for example:

- to verify your identity;
- for fraud prevention;
- to manage your account;
- for audit and debt collection purposes;
- for statistical analysis.

We may also share your information with, and obtain information about you from, Credit Reference Agencies, Fraud Prevention Agencies and other third parties. For information regarding how Credit Reference Agencies and Fraud Prevention Agencies will use your personal information, please visit our website, contact your local branch or call us on 03450 50 50 75\* to obtain the relevant leaflets.

You have a number of rights on how your information is used, how we maintain the security of your information and your rights to access information we hold about you. Please read our Customer Privacy Policy for full details of how we will obtain, use and store your information.

### Account Declarations

I declare that:

- this application has been completed to the best of my knowledge and belief and that the information provided is true and accurate. I/we agree to notify the Society of any changes to the information provided; and
- all investments made, and to be made, belong to me.

I/we acknowledge that I have received, a copy of:

- the Product Terms and Conditions and the General Conditions (which includes the Summary Financial Statement) and agree to be bound by these including the Society's Rules;
- the Financial Services Compensation Scheme Information sheet and Exclusions List; and
- the Society's Customer Privacy Policy and agree to my personal information being used in accordance with.

**For your own benefit and protection you must read these documents carefully. If you do not understand anything, please call us on 03450 50 50 75\* or attend at your local branch for clarification before you proceed.**

\* We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

## 5 Your Authority

All parties must read this form carefully and sign below. Failure to do so may delay the processing of this application.

By signing below I/We confirm that I/We agree to be bound by the sections above titled: **Charitable Assignment (where this applies); Use of Personal Information; and Account Declarations. For your own benefit and protection you must read all documents carefully. If you do not understand anything please call us on 03450 50 50 75\* or attend at your local branch before you proceed.**

1st Applicant Signature

Date: DD / MM / YYYY

2nd Applicant Signature

Date: DD / MM / YYYY

Remember you'll need to provide proof of identity if you're a new customer.

To see what we'll accept as identification, visit [www.leedsbuildingsociety.co.uk/savings-ID/](http://www.leedsbuildingsociety.co.uk/savings-ID/)

# Financial Services Compensation Scheme Information Sheet

Protected

Please read and retain this Information Sheet.

Basic information about the protection of your eligible deposits.

<b>Eligible deposits in Leeds Building Society are protected by:</b>	The Financial Services Compensation Scheme ("FSCS"). <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank / building society / credit union. <sup>2</sup>
<b>If you have more eligible deposits at the same bank / building society / credit union:</b>	All your eligible deposits at the same bank, building society or credit union are "aggregated" and the total is subject to the limit of £85,000. <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
<b>Reimbursement period in case of bank, building society or credit union's failure:</b>	7 working days. <sup>4</sup>
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £).
<b>To contact Leeds Building Society for enquiries relating to your account:</b>	<b>Leeds Building Society Customer Support</b> 26 Sovereign Street, Leeds, LS1 4BJ. Telephone: <b>03450 50 50 75</b> .
<b>To contact the FSCS for further information on compensation:</b>	<b>Financial Services Compensation Scheme</b> 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
<b>More information:</b>	<b><a href="http://www.fscs.org.uk">www.fscs.org.uk</a></b>

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

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained at **[www.fscs.org.uk](http://www.fscs.org.uk)**.

# Exclusions List

## 3 Limit of protection for joint accounts

In the 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 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, unless 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 [www.fscs.org.uk](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.

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, 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 fund<sup>1</sup>
  - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

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

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3