

INDIVIDUAL SAVINGS ACCOUNT (CASH ISA) TRANSFER AUTHORITY FORM

THE
FAMILY
BUILDING
SOCIETY

PLEASE NOTE, TRANSFERS FROM STOCKS & SHARES ISAS ARE NOT PERMITTED.

Use this form to transfer your existing Cash ISA funds from another provider to:

A NEW FAMILY BUILDING SOCIETY
CASH ISA

OR AN EXISTING FAMILY BUILDING SOCIETY
CASH ISA - ACCOUNT NUMBER:

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Unless you are transferring your existing Cash ISA funds from another provider to an existing ISA with us, **this form must be accompanied by a fully completed application form for your chosen account.**

ACCOUNT HOLDER INFORMATION

TITLE:	MR / MRS / MISS / MS		
SURNAME:			
FORENAMES:			
PERMANENT HOME ADDRESS:			
POSTCODE:			
LENGTH OF TIME AT ADDRESS:	YEARS	MONTHS	
PHONE - HOME:*			
PHONE - MOBILE:*			
EMAIL ADDRESS:*			
DATE OF BIRTH:	DD	MM	YYYY
NATIONAL INSURANCE NUMBER:			

(If you do not know your National Insurance number, please refer to your P60, Notice of Coding or Tax Return otherwise your employer or Tax Office may be able to help.)

* If we have a home or mobile phone number or email address for you, we may use these to get in touch regarding your application or with important information about your account. This could include letting you know about any concerns we have about the activity on your account.

EXISTING ISA PROVIDER DETAILS

NAME OF EXISTING ISA PROVIDER:													
ADDRESS OF EXISTING ISA PROVIDER:													
ACCOUNT NUMBER:													
SORT CODE:			-			-							
ROLL NUMBER: (if applicable)													

HOW DID YOU FIND OUT ABOUT THIS ACCOUNT?

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PLEASE NOTE

The terms and conditions of some ISA products do not allow only part of an ISA to be transferred. Your existing provider may need you to give them specific information before the transfer can go ahead. Please check with your existing ISA provider if you are not sure about this.

Have you subscribed to a Cash ISA with your existing ISA provider in the current tax year?

YES - please complete question 1

NO - please complete question 2

1. PLEASE INDICATE THE TOTAL SUBSCRIPTIONS MADE IN THE CURRENT TAX YEAR:

£

Please note that the amount in your account representing current tax year subscriptions can only be transferred in whole and not in part.

If you would like to transfer the whole of your Cash ISA please tick here:

APPROXIMATE VALUE:

£

If you only want to transfer your subscriptions from the current tax year please tick here:

If you only want to transfer your subscriptions from previous tax years please tick here:

APPROXIMATE VALUE:

£

OR if you wish to transfer part of your ISA, please say how much of your Cash ISA you would like to transfer:

£

THIS AMOUNT:

Includes the current tax year subscription

OR

Excludes the current tax year subscription

2. IF YOU WANT TO TRANSFER THE WHOLE OF YOUR CASH ISA, TICK HERE:

APPROXIMATE VALUE:

£

OR if you wish to transfer part of your ISA, please say how much of your Cash ISA you would like to transfer:

£

PLEASE CONTINUE OVERLEAF, SIGNING AND DATING THE TRANSFER AUTHORITY SECTION.

INDIVIDUAL SAVINGS ACCOUNT (CASH ISA) TRANSFER AUTHORITY FORM

TRANSFER AUTHORITY

I authorise my existing ISA provider (as specified) to transfer the Cash ISA (account no. overleaf) to the Family Building Society. I authorise my existing ISA provider to provide the Family Building Society with any information about the Cash ISA and to accept any instructions from them relating to the Cash ISA being transferred.

Where I must give notice to close or transfer part of the existing Cash ISA, or the existing Cash ISA contains a fixed term deposit that has not reached its maturity date, I instruct my existing ISA provider to either (tick the appropriate box):

1. Wait for the full notice period to end or wait until the maturity date (whichever is relevant) before going ahead with this transfer:

OR

2. Depending on the terms and conditions, carry out the transfer as soon as possible – I will accept any consequential loss of interest or charges which may be applied:

SIGNED:		DATE:	DD	MM	YYYY
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PLEASE RETAIN THE FSCS INFORMATION SHEET FOR YOUR FUTURE REFERENCE.

TRANSFER ACCEPTANCE (TO BE COMPLETED BY THE NEW ISA PROVIDER)

We are willing to accept this ISA transfer in line with the customer's instructions above, as long as the following conditions are met:

- The transfer proceeds are made up of cash deposits only.
- We must receive the transfer proceeds no later than:
- Where the customer has shown above that they want to transfer subscriptions from the current tax year, these must not be more than:

DD	MM	YYYY
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£

Please make your cheque payable to "Family Building Society" followed by the customer's name. For the purposes of the transfer of the ISA wrapper under the ISA regulations, the date shown below will be the transfer date.

DATE:	DD	MM	YYYY
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NAME OF NEW PROVIDER:	FAMILY BUILDING SOCIETY
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**PLEASE RETURN THIS APPLICATION FORM TO:
FREEPOST, FAMILY BUILDING SOCIETY.**

Family Building Society is a trading name of National Counties Building Society.

Financial Services Compensation Scheme

INFORMATION SHEET

Basic information about the protection of your eligible deposits

Eligible deposits in the Family Building Society are protected by:

the Financial Services Compensation Scheme ("FSCS")¹

Limit of protection:

£85,000 per depositor per bank / building society / credit union²

The following trading names are part of your bank / building society / credit union:

Family Building Society

National Counties Building Society

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:

20 working days⁴

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 Family Building Society for enquiries relating to your account:

Family Building Society
Ebbisham House
30 Church Street, Epsom
Surrey KT17 4NL
Tel: 03330 140144
Email: savings.service@familybsoc.co.uk

To contact the FSCS for further information on compensation:

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

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 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.

This method will also be applied if a bank, building society or credit union operates under different trading names. Family Building Society also trades under the name National Counties Building Society. This means that all eligible deposits with one or more of these trading names are in total covered up to £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:

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

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 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, 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.

EXCLUSIONS 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 investment undertaking
 - pension or retirement fund*
 - public authority, other than a small local authority.

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

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