

Cash ISA Transfer Application

Please complete and return pages 1 - 4 to transfer your existing ISA to United Trust Bank Limited (otherwise it may delay processing).

If you wish to transfer ISAs from different providers, you must complete an application form for each transfer request.

Please note, the minimum ISA transfer balance is £15,000.

We will work with your current ISA provider to make the transfer as quickly as possible.

Title: _____

Forenames: _____

Surname: _____

Date of birth: _____

Country of birth: _____

Nationality: _____

Occupation: _____

National Insurance number: _____

Home address: _____

Postcode: _____

Country: _____

Telephone (home): _____

Telephone (business): _____

Mobile: _____

Fax: _____

Email: _____

How did you hear about United Trust Bank Limited?

Please choose one option from the list below:

- Existing customer
 - Recommendation
 - United Trust Bank Limited website
 - Other website or search engine (please provide details)
- _____

Your nominated bank account (for receipt of interest payments and repayments). This information is mandatory:

Account name: _____

A/C No.: _____

Sort code: _____

Branch name: _____

I apply to transfer my existing Cash ISA in full

= estimated balance £ _____

OR transfer specific amount of £ _____

From (old manager): _____

A/C No. (old manager): _____

Full address (old manager): _____

To (new manager): **United Trust Bank Limited**

Type of account required (please check available products)

Term _____ months/years (delete as appropriate)

Please tick here if you require annual interest payments (Otherwise interest will be compounded)

Marketing Consent

At United Trust Bank Limited we take your privacy and the security of the data you provide to us seriously.

Occasionally we would like to provide you with details of the deposit accounts, savings rates and other products that we offer.

If you confirm your consent to receive these details, you are free to withdraw it at any time in the future. You can do this by visiting www.utbank.co.uk/preference-centre or by giving us a call on 020 7190 5555.

We will only ever use your personal information in accordance with any legal rights we have to do so and always in accordance with our Privacy Notice www.utbank.co.uk/privacy-policy

Please note that we will never pass your details to any third party for marketing purposes.

Please confirm your preferences below:

I would like to receive information from United Trust Bank Limited, regarding Deposit accounts, savings rates and other products that you offer

Please let us know the ways in which you are happy for us to contact you with the information above by ticking those that apply:

Phone/SMS Email Post

I do not wish to receive such information from United Trust Bank Limited.



I declare that:

- All subscriptions 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, stocks and shares ISA, an innovative finance ISA, and a lifetime ISA 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 United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform United Trust Bank Limited 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 agree to the ISA Terms and Conditions.

I authorise United Trust Bank Limited

- To make on my behalf any claims to relief from tax in respect of ISA investments.
- To hold my cash subscription and any interest earned on those subscriptions.

Agreement

I hereby certify that the information supplied on this Application Form and the Specimen Signature(s) records are correct. I confirm that I have received a copy of the Terms & Conditions for the Bank's accounts in force from time to time and agree to be bound by these. In particular, I am aware that before withdrawing funds the account holders and signatories need to have their identities verified.

I authorise you to make any enquiries that you consider necessary to confirm the details on this form. The information provided on this application form is true to the best of my knowledge.

In order to process your application, we will perform an identity check on you with one or more credit reference agencies ("CRAs"). To do this, we will supply your personal information to CRAs and they will give us information about you. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Verify the identity of individuals.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other deposit takers and lenders.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention period and your data protection rights with the CRAs are explained in more detail within the Credit Reference Agencies Information Document (CRAIN). The CRAIN for the CRAs we use can be found at:

Call Credit: www.callcredit.co.uk/crain Equifax: www.equifax.co.uk/crain Experian: www.experian.co.uk/crain

If you do not have access to the internet or would prefer a paper copy, please contact us on 020 7190 5555.

We will also use your information in accordance with our Privacy Notice which has been previously provided to you.

A further copy can be found at www.utbank.co.uk/privacy-notice or contact the Data Protection Officer on 020 7190 5555.

Please ensure the signature stays within the designated area. Please complete a separate section for each account holder.

I have received and read a copy of the Depositor Protection Information Sheet

Signature:

Name: _____

Date: _____



Verification of Identity

Please provide your identity document details in the area below:

Document type: _____

Regulations require us to verify the identity of all account holders and signatories for each new account. To do this we require a copy of an identity document from each individual. The document must be one of the following:

- Valid Passport
- Valid UK Photocard Driving Licence
- HMRC tax notification dated within the last 12 months
- Department of Work & Pensions Communication dated within the last 12 months
- Valid Firearms Certificate
- Valid Armed Forces or National ID Card
- Police Warrant Card

Checklist:

Before you send us your application, please ensure the following are checked:

- All pages of your application form have been completed
- Marketing Consent completed
- Depositor Protection Information Sheet acknowledgement box completed and sheet retained for your records
- A photocopy of the applicant's ID is enclosed



Transfer Authority

Full name: _____

Home address: _____

Postcode: _____

Telephone (home): _____

Date of birth: _____

Do you have a National Insurance (NI) number?
(please tick as appropriate)

Yes No

If yes please enter it here: _____

You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, a letter from the DWP or pension order book.

I apply to transfer my existing Cash ISA in full

or state amount: £ _____

From (old manager): _____

A/C No. (old manager): _____

Full address (old manager): _____

To (new manager): **United Trust Bank Limited**

I declare that:

- All subscriptions made belong to me;
- I am 16 years of age and over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA, stocks and shares ISA, an innovative finance ISA, and a lifetime ISA 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 United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform United Trust Bank Limited 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 agree to the ISA Terms and Conditions.

I authorise United Trust Bank Limited

- To make on my behalf any claims to relief from tax in respect of ISA investments.
- To hold my cash subscription and any interest earned on those subscriptions.

I agree to the General Terms & Conditions.

I declare that this application form has been completed to the best of my knowledge and belief.

Signed: _____ Dated: _____

Please select one of the following options:

Proceed immediately with the transfer.

Serve the full notice period before this instruction can be processed. Please state notice period: _____

Process at maturity of the fixed term. Please state date of maturity: _____

Funds held on notice. Proceed immediately with the transfer and apply any penalty which may occur.

Please either pay United Trust Bank Limited by a cheque to:

United Trust Bank Limited, One Ropemaker Street, London EC2Y 9AW

Or arrange a BACS transfer to:

United Trust Bank Limited Sort Code: 30-01-51 Account No.: (Customer ref. as per attached letter)





Protected

Financial Services Compensation Scheme (FSCS) Depositor Protection Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in United Trust Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS")¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union²
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 £85,000².
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 / credit union's failure:	20 working days⁴
Currency of reimbursement:	Pounds sterling (GBP, £) or, for branches of the UK banks operating in other EEA Member States, the currency of that State.
To contact United Trust Bank Limited for enquiries relating to your account:	United Trust Bank Limited Deposits Department 1 Ropemaker Street London EC2Y 9AW Tel: 020 7190 5599 Email: deposits@utbank.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:	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 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 at 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 repayment 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 expense or operating cost (in the case of a depositor which is not an individual or a large company) within 5 working days of 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 at www.fscs.org.uk.

Other important information

In general, all retail depositors and businesses are covered by the 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, 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 fund⁵
 - public authority other than a small local authority.

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

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

January 2019

United Trust Bank Limited, One Ropemaker Street, London EC2Y 9AW
Telephone: 020 7190 5599 Fax: 020 7190 5550 Email: deposits@utbank.co.uk
www.utbank.co.uk

Registered in England and Wales 549690
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

