Cash ISA Application Form

Please complete all missing information using **BLACK INK** and **BLOCK CAPITALS**.

I wish to open a Cash ISA for the tax year 6 April 2023 to 5 April 2024 and to contribute to it for each subsequent year until further notice (subject to the terms and conditions of the account). Note: this is an option and not an obligation.

Which account are you applying for?

Please write the name of the account you wish to apply for:

Please write the issue number of the account you wish to apply for:

Personal details

In line with HM Revenue & Customs regulations any changes to this application form must be initialled.

Title

Surname

Forename(s)

Date of birth

D D M M Y Y Y Y

Address

Postcode

Date moved to current address

M M Y Y Y Y

Email

Home phone number (inc area code)

Other phone number

Nationality

Dual nationality 1

Dual nationality 2

Country of birth

Country of citizenship 1

Country of citizenship 2

Country of citizenship 3

Gender

☐ M ☐ F

Employment status

☐ Full-time ☐ Part-time ☐ Self-employed ☐ Contractor ☐ Homemaker

☐ On benefits ☐ Unemployed ☐ Student ☐ Retired

Other

Occupation

Do you have a National Insurance number? (Please place a ✔ in the box.)

☐ Yes ☐ No

If you have a National Insurance number it must be entered to comply with HM Revenue & Customs requirements.

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

If you already have a Virgin Money Savings Account, please provide the account number in this box

How will the account be funded?

☐ Salary/Pension ☐ Transfers from other accounts in your name ☐ Family/Gift

☐ Inheritance ☐ Current savings ☐ Sale of property ☐ Investment income

☐ Gambling/Lottery win ☐ Benefits ☐ Student Loan/Grant ☐ Rental income

Other

I wish to apply for a Cash ISA

Please indicate below how you wish to open your Cash ISA by placing an 'X' in the relevant box(es).

☐ By cash (Store only) £ _____ Please confirm the amount

☐ By cheque £ _____ Please confirm the amount

Please make cheques payable to "Virgin Money for the account of (insert account holder name(s))" and crossed "A/c Payee only".

☐ By transfer from an existing Account number Virgin Money account in the donor's name

Account number

(Please ensure that the passbook, if applicable, is enclosed)

£ _____ Please confirm the transfer amount (to transfer the balance in full write "TO CLOSE")

Any closing interest will normally be added to the transfer amount.

☐ Alternatively, place a ✔ inside this box to receive your closing interest by cheque. The terms and conditions, any notice period, and other withdrawal restrictions applicable to your existing account may apply.

☐ By transfer from an existing ISA with another provider. Please ensure you complete and return a separate ISA Transfer Authority Form for each ISA you wish to transfer.

How do you want your interest to be paid?

Please complete one option only by placing a ✔ inside the box. If you make a mistake, fill the entire box, and mark the correct box.

(Please provide details of the account interest is to be transferred to)

Added to this account ☐ Annually ☐ Monthly

To another Virgin Money account ☐ Annually ☐ Monthly Account number

To another bank/building society account ☐ Annually ☐ Monthly Account number

Payee's name

Payee's reference (if applicable)

Bank's name

Bank's branch

Sort code

How we use your personal information

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).
For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at virginmoney.com/privacy or visit any of our Stores.

Using your information

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're a Virgin Money customer. We'll use it to:

- Check your identity and eligibility for this account.
- Manage your account and your relationship with us.
- Prevent financial crime and the funding of terrorism.
- Improve our services and computer systems.
- Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- Manage and organise our business.

The information we ask for when you apply for this account is used to:

- Check your identity and eligibility for this account.
- Manage your account and relationship with us.
- Prevent financial crime and the funding of terrorism.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

Sharing your information

We'll regularly share your information with credit reference agencies. We do this to check your identity and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We and fraud prevention agencies may also allow law enforcement agencies to access and use your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also share information within our group of companies or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA).

For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at virginmoney.com/privacy or visit any of our Stores.

Holding your information and your rights

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. Full details of all of your rights can be found on our website at virginmoney.com/privacy or by visiting any of our Stores.

If you're unhappy with the way we're using your information, please talk to us so we can try to sort it out. If this doesn't fix it, you can write to our Data Protection Officer at Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL or contact the Information Commissioners Office (ICO). The ICO is the UK's independent body set up to make sure organisations handle your information correctly. You'll find further details, including how to contact the ICO at ico.org.uk.

You declare that you are entitled to disclose information about all joint applicants and/or anyone else referred to by you.

If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering.

Keeping you up-to-date

We'll keep in touch regularly, sending you communications on our products and services (including our Lounges), tips on managing your money, and exciting offers, competitions and prize draws. We'll do that by email, text (SMS), telephone and post, as well as through targeted online advertising.

To help tailor our communications to the things you'll be most interested in, we'll use the details you give us as well as information from third parties. We will always treat your data with respect.

☐ I don't want to receive these communications.

Remember, you can stop receiving communications at any time. Find out more at virginmoney.com/privacy.

Declaration

I declare that:

- All subscriptions made, and to be 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, a Stocks and Shares ISA, an Innovative Finance ISA and a Lifetime ISA in the same tax year.
- I have not subscribed and will not subscribe to another Cash ISA in the same tax year that I subscribe to this Cash ISA.
- 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 and 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 Virgin Money 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 confirm I have read the literature for this account and agree to be bound by the terms and conditions of this account.

I authorise Virgin Money:

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

Financial Services Compensation Scheme (FSCS) declaration

I/We have received and read the Financial Services Compensation Scheme booklet which contains an Information sheet and Exclusions list and provides details of the protection provided by the FSCS.

I declare that this form has been completed to the best of my knowledge and belief.
Warning – false statement information may result in penalties or prosecution.

Confirmation

Please sign to confirm you have read and agree to the 'Using your personal information' and 'Declaration' sections above.

Applicant signature

Date signed

D	D	M	M	Y	Y	Y	Y

Please return this form to Operations, Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL.

For office and store use only

	Date rec & reg	Input checked
Cashier Code		
Date		
Cheque	**Sort code**	**Account number**
1		
2		

For office use only
Customer number
Account number

NA45	NA45 (Ex)	NA46	NA46 (Ex)	NA47	NA47 (Ex)	NA59	NA59 (Ex)	NA03 (Ex)	OP03

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