

Savings Account Application Form

Accounts only available to UK residents

(separate application forms must be used for Young Persons, ISAs and Deposit Accounts)

Account Number I/we enclose the sum of £ to open the following account
(for office use only)

- Instant Access One Year Monthly Saver
 50 Day Notice Account 2 (Annual) Future First
 50 Day Notice Account 2 (Monthly) Affinity Account for _____

1st Named Account Holder

Customer Number (for office use only)

Mr/Mrs/Miss or other (please specify)

Forename(s) Surname

Address

 Post Code

Tel. No(s) Daytime Evening Mobile

Email

Date of birth* Are you an existing account holder with the Loughborough?

* see Declaration 8 below

If 'Yes', please supply account number

Tax Residency (Please read the Information Section and declaration 9)

1. Are you a citizen and tax resident of the UK only? Yes or No?

If no please answer questions 2 and 3.

2. Are you a citizen of the USA? Yes or No?

3. Please list the countries other than the UK of which you are tax resident, if any, together with associated tax reference number.

Country/countries of tax residency	Tax Reference Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

2nd Named Account Holder

or Operator

Customer Number (for office use only)

Mr/Mrs/Miss or other (please specify)

Forename(s) Surname

Address

 Post Code

Tel. No(s) Daytime Evening Mobile

Email

Date of birth* Are you an existing account holder with the Loughborough?

* see Declaration 8 below

If 'Yes', please supply account number

Tax Residency (Please read the Information Section and declaration 9)

1. Are you a citizen and tax resident of the UK only? Yes or No?

If no please answer questions 2 and 3.

2. Are you a citizen of the USA? Yes or No?

3. Please list the countries other than the UK of which you are tax resident, if any, together with associated tax reference number.

Country/countries of tax residency	Tax Reference number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Interest: Added to account Paid to bank (see below) Paid to Loughborough account number

Bank Details	Bank name	Bank branch
	<input type="text"/>	<input type="text"/>
	Sort Code <input type="text"/>	A/c No. <input type="text"/>
	Account name <input type="text"/>	

Withdrawals: I/we authorise withdrawals and transfers to be permitted against any one of our signatures or both signatures but we understand that all signatories must sign for any other amendments to the account.

INFORMATION SECTION

Tax Residency: The UK government has, and will be signing, a number of inter-governmental agreements to share tax information, where applicable, with the tax authorities in other jurisdictions. The requirement to collect certain information about each customer's tax arrangement is part of UK legislation and as a financial service company we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required to under UK law. Your tax residence generally is the country in which you live for more than half a year. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency.) The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.
If you have any questions on how to complete this form we recommend that you speak to your tax or legal adviser.

DECLARATIONS - please read carefully before signing

I am/We are applying to open an savings account with the Society and I/we declare, consent that:

1. I/We have read the general terms and conditions relating to the account applied for as set out in the General Terms and Conditions for Investment Accounts. 2. I/We agree to be bound by the Society's rules, a copy of which is available upon request at any branch. 3. All information provided above is accurate and true to the best of my knowledge. 4. I/We declare that the amount being invested is:

- by me as sole beneficial owner by us as joint beneficial owners. If one of the joint owners dies, the account will become the property of the survivor(s)
- by me/us as trustee(s) and enclose completed form 4C. Applicable for formal trusts and estates by me/us as nominee for member and enclose completed form 4B.
- by me/us as attorney/attornies for the member and enclose a copy of the power of attorney document.

5. If required, you may make searches about me/us at credit reference agencies who supply you with information, including information from the Electoral Register, for the purpose of verifying my/our identity. The agencies will record details of the search whether or not this application proceeds. The searches will not be seen or used by lenders to assess my/our ability to obtain credit. You may use scoring methods to assess this application and to verify my/our identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may be used by the Loughborough Building Society and other companies for the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification. 6. An "association" between the joint applicants and/or individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and everyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agencies. (This clause is applicable to joint applicants).

7. I/We have read the charitable assignment arrangements.

8. Please tick this box if you are under the age of 18 to confirm you are aware of the nature of the transaction you are entering into, and that parental/guardian consent has been obtained from:

(full name of parent/guardian)

9. Tax Residency: I undertake to inform The Loughborough Building Society of any changes in my circumstances, such as moving outside of the UK, that may affect this declaration.

10. Data Protection Act: I am aware that any information provided by me in this application form and any other information given during the normal operation of my account may be used by the Society to:

- open and administer my account;
- to prevent or detect fraud and financial crime;
- for legal and regulatory compliance, business analysis; and for its own use in respect of marketing and market research, statistical analysis or similar purposes; and for its own use in promoting products of other companies; and
- after closure of the account for statutory, regulatory, accounting and audit or other lawful requirements.

The Society may disclose my information to:

- auditors, professional advisors or any person required or permitted by the law, any governmental or other regulatory authority; and to anyone I appoint to administer or operate my account; and
- to third party processors contracted to provide services to the Society (where there is a legitimate business need e.g. printing and mailing purposes).

I consent to the Society holding and processing my personal information for the purposes explained above.

I am aware that I have the right to access my personal information held by the Society and to have incorrect information corrected.

I am aware that I can request not to receive any details about the Society's products and services.

Please tick below if you **do not wish** to receive information about the Society's products & services.

Applicant 1 Telephone Post Email

Applicant 2 Telephone Post Email

11. Financial Services Compensation Scheme (FSCS)

I/We confirm that I/We have received and read the Information Sheet relating to the FSCS.

Signature 1		Date		Signature 2 / Operator		Date	
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**CHARITABLE ASSIGNMENT
THIS PAGE IS TO BE RETAINED BY THE CUSTOMER**

The Loughborough Building Society is a local building society catering particularly for the needs of members and potential members in its operating area. We are determined to continue to bring the benefits of such membership to increasing numbers of people. We aim to achieve this objective by offering competitive rates on savings, investment and mortgage products, together with high standards of service.

The Society has found that such service to existing members has at times been severely disrupted by the actions of speculators. To avoid continued disruption from speculators the Society would require new investors to agree to assign to charity any future windfall benefits they receive, in the unlikely event of a transfer of the Society's business to a bank or other company.

Existing shareholding members as at 31 January 2000 who continuously maintain a shareholding account are not affected by this change, i.e. they may open new accounts without being required to assign any benefits to charity.

We have chosen the well-known Charities Aid Foundation as the charity to benefit from any potential windfall.

There are certain categories of investor who will be exempt from assigning any future windfall rights. A list of these categories is available from the Society. The above is only a summary of the charitable assignment arrangements, the complete terms of which are set out below. If you need any further information please ask at any of our branches.

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

Words printed in italics in this section of the application form are explained in the notes at the end.

1. Paragraphs 2 to 6, below, will apply to me unless I am an exempt customer at the time when the account is opened.
2. I agree with the Society that, if the right to any windfall benefits is granted to me after the account is opened, I will assign those windfall benefits to the selected charity.
3. I authorise the Society and the successor to pass any windfall benefits direct to the selected charity (or to any other charity which the selected charity may nominate to receive those benefits), without notice to me.
4. I understand that:
 - the Society has promised to transfer to the selected charity the benefit of the agreement, which I have given under paragraph 2, above;
 - neither the Society nor the selected charity will release me from that agreement;and:
 - any power of the Society to change the terms of its contract with me will not apply to any of the terms set out in this section of the application form.
5. I authorise the Society to give the selected charity any information about me or any account, which I have with the Society (now or in the future) - but only if the selected charity reasonably needs it regarding the agreement I have given under paragraph 2, above.
6. I understand that the Society will require anyone who opens a share account (who is not then an exempt customer) to agree to assign to charity the right to any windfall benefits to which that person may become entitled. The terms of the agreement will be decided by the Society and may be different from the current terms. This paragraph will no longer apply if the Society publishes a termination notice.

Notes

These notes apply to paragraphs 1 to 6, above:

(a) The "account" is the share account, which you are applying to open by completing this form.

(b) The "current terms" means terms, which are the same as, or similar to, the terms set out in paragraphs 2 to 5, above.

(c) You are an "exempt customer" when you open the account if:

- you have held shares in the Society on, and at all times since, 31 January 2000; or
- you belong to one of the groups of other people who, in the Society's opinion, do not need to be asked to agree to the current terms. A list of these groups is available from the Society at any time. The Society may alter the number and composition of the groups from time to time, but no alteration will apply retrospectively.

(d) A "fixed-term scheme notice" means a notice in the press publicising a decision by the Society that, though it will require new shareholding members to enter into agreements as described in paragraph 6 above, the member's agreement will only require him or her to assign any windfall benefits to charity if an event relating to a transfer of the Society's business to a successor occurs during a fixed term specified in the agreement.

(e) A person "opens" an account either by opening a new account or by having an existing account transferred into his or her name (whether as sole or joint holder).

(f) A "public announcement" is a public announcement by the Society of a proposal to transfer its business to a successor.

(g) The "selected charity" means the Charities Aid Foundation or, if it is at any time no longer a registered charity, any other charity or charities selected by it to receive assignments of windfall benefits.

(h) The "successor" is any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).

(i) A "termination notice" means a notice in the press publicising a decision by the Society that it will no longer require new shareholding members to enter into agreements as described in paragraph 6, above.

(j) A "windfall benefit" is a benefit which a person has the right to receive as a shareholding member of the Society, under the terms of any future transfer of the Society's business to a successor (i.e. on a conversion or take-over), other than: -

- the replacement of savings in a share account with the Society with savings in a deposit account with the successor; or
- any benefit conferred under the terms of a transfer which is the subject of a public announcement made more than five years after the Society has published a termination notice or a fixed-term scheme notice; or
- any benefit, which the Society has decided, may be kept by a person who has a number of accounts and was an exempt customer when opening one or more (but not all) of them. A list setting out the conditions, which determine whether, and to what extent, such a person may keep a benefit, is available from the Society at any time. These conditions may be altered by the Society from time to time, but no alteration will apply retrospectively.

(k) Where more than one of you is signing this form, paragraph 1 and (if applicable) paragraphs 2 to 6, above, apply to each of you separately.

(l) If the Society no longer exists following a merger with another building society, paragraphs 2 to 6, above, will still apply between you and the other society.