

Account Opening Form

Help to Buy: ISA



✱ Ulster Bank

(Only for customers who previously held an Ulster Bank Help to Buy: ISA and are reinstating their account)

Before signing the application form you must read our 'Personal Banking - terms and conditions, Your Savings Account Terms' brochure and 'A guide to personal accounts fees and interest' brochure including the Information Sheet for your account. These contain all the information you need to be aware of before opening your Help to Buy: ISA. If you do not have all of the above items please contact any branch to obtain those you are missing.

Please mark this box with a cross X to confirm you have received these. ☐

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process.

When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.ulsterbank.co.uk/privacy.

Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank Limited, a member of The Royal Bank of Scotland Group ("RBS").

Paperless Statements

Please note, you will receive your statements online where you can view, download, save and print PDF versions. If you would like your statements in paper format, please log in to Online Banking or via the Mobile app and update your preferences.

Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and delete as appropriate. Please do not write on or mark outside of the boxes as this could cause electronic readers to misread your instructions. If you wish to transfer other ISAs you hold also complete a Help to Buy: ISA Transfer Request Form. If you are transferring from an existing Help to Buy: ISA it must be transferred in full and closed. If you are transferring from another cash ISA then you can transfer up to the maximum monthly allowances for Help to Buy: ISA of up to £1,200 in the first calendar month of subscription and £200 per month thereafter.

1. I would like to open a Help to Buy: ISA ☐

2. Your Branch

I would like to open an account at your _____ branch (if left blank your account will be opened at your existing branch, or for a new customer the branch nearest your home address).

3. Customer details

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	<input type="text"/>
		(please specify)
First name	<input type="text"/>	
Middle name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	

Are you known by any other name? Yes ☐ No ☐
Please state any other Name you are known by (e.g alias name)

Other known – First name

Other known –
Middle name(s)

Other known – Surname

Date of birth*

(e.g. 29/01/1970)

Current Residential Status

(e.g. living with parents)

Current Residential Address

Address line 1

Address line 2

Address line 3

Address line 4 OR

overseas country

Postcode

(Please note, C/O and PO Box addresses are not allowed. An overseas address is not allowed unless you are a Crown employee or the spouse/civil partner of such a person).

Date of entry to this address

(e.g. 01/06/2005)

If you have lived at your current address for less than 3 years, please provide previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR

overseas country

Postcode

Date of entry to this address

(e.g. 01/06/2005)

Contact Details

Home telephone number

Preferred daytime contact
number

Mobile phone number

Email address

Memorable word

Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions.

We may need to call you about setting up your account. By giving us your mobile number, you'll be able to use our mobile banking app, set up text alerts and this also allows us to service and help protect your account. To find out more, see the activity alerts section or visit our 'Alerts' page in Digital Banking.

Email address

We need your email address to open your account and to notify you when your statement is ready for viewing, if applicable. We'll also be able to set you up with online banking and email alerts to service and help protect your account. You will receive an email notification to let you know when your statement is ready online. You can change this at any time in Digital Banking via the 'Alerts' page.

Nationality & Tax Details

Country of residence*

Country of birth*

*Mandatory field

Place of birth (town/city)

Country of Nationality*

Do you hold any other
Citizenships/Nationalities?*

Yes☐ No☐

If 'Yes' list here

Do you have more than 5
Citizenships/Nationalities?*

Yes☐ No☐

National Insurance number*

If you do not know your number look at your payslip, form P60 or P45, a letter from HM Revenue and Customs/DSS or front cover of your pension book. If you do not have a National Insurance number please speak with a member of staff.

Are you resident in the UK
for Tax Purposes?*

Yes☐ No☐

Are you a Crown employee
serving overseas or the
spouse/civil partner of such
a person?*

Yes☐ No☐

Are you tax resident in
other countries?*

Yes☐ No☐

If 'Yes' please list here and provide your tax number, social security or local equivalent, if known.

Country

Tax Number

Country

Tax Number

Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>

4. Opening balance details

Please credit my Help to Buy: ISA with a deposit of £ . p
(maximum initial deposit £1,200)

Please also write the amount you wish to deposit in words _____

To help you get started, you can save up to £1,200 into your new Help to Buy: ISA in the first calendar month you fund your account. This includes any transfers you may wish to make from another cash ISA. Each month thereafter you may save up to £200 into your Help to Buy: ISA.

By means of

Transfer from my Ulster Bank account ☐

Account number Sort code

OR

The enclosed cheque payable to Self ☐

AND/OR

I would like to save a monthly amount by Standing Order to my ISA ☐ Please complete Section 12.
Regular Saver.

4.1 Source of wealth* – *(mandatory field) How customer acquired their assets.

<input type="checkbox"/> Sale of shares	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Self employed/Drawings/	<input type="checkbox"/>
<input type="checkbox"/> Property sales	<input type="checkbox"/> Company sale	<input type="checkbox"/> Salary	<input type="checkbox"/>
<input type="checkbox"/> Investments/Maturing investments	<input type="checkbox"/> Loan	<input type="checkbox"/> Dividends/Stocks and shares	<input type="checkbox"/>
<input type="checkbox"/> Policy claims	<input type="checkbox"/> Gift	<input type="checkbox"/> Other	<input type="checkbox"/>
<input type="checkbox"/> Compensation payments	<input type="checkbox"/> High value goods/jewellery/	If 'Other' please specify <input type="text"/>	
<input type="checkbox"/> Lottery/Betting/Casino win	<input type="checkbox"/> specialistcar/boat	<input type="checkbox"/>	
	<input type="checkbox"/> Sale of land	<input type="checkbox"/>	

5. New account details

5.1. Subscription Tax Year

I apply to subscribe to this Help to Buy: ISA for the tax year indicated below and each subsequent year until further notice. Please note that the tax year runs from 6 April to 5 April. For example, if you apply on 20 July 2019, you will be applying for tax year 2019/2020 (YYYY)/(YYYY)

<input type="text"/>	/	<input type="text"/>
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5.2. Help to Buy: ISA Bonus Payment

When you are ready to buy your first home you must close your Help to Buy: ISA before claiming for your bonus from the UK Government through your conveyancer. The minimum bonus the UK Government will pay is £400 on a closing balance of £1,600 in your Help to Buy: ISA. £3,000 is the maximum bonus the UK Government will pay on a closing balance of £12,000.

Please allow up to 5 working days for your account to be closed, this can be completed via your local branch, in writing or over the phone (providing you hold at least one other Ulster Bank account). Once the account has been closed, within 5 working days we will send you a Closing Document that you then need to provide to your conveyancer and they claim the bonus on your behalf.

The maximum property price a bonus will be paid on is £450,000 in London and £250,000 elsewhere.

For further information visit www.helptobuy.gov.uk/isa

6. How we will use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you from credit reference agencies to help verify your identity. This request will not affect your ability to obtain credit (for example for a loan or credit card) in the future.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records.

You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at www.ulsterbank.co.uk/privacy or contact us at Ulster Bank- 03457 424 365, Overseas- +44 289 053 8033, Minicom- 02890 683 448.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

(b) With other RBS companies

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and to assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer if required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

(c) With other third parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to the HM Revenue and Customs ("HMRC"). HMRC may exchange this information with other countries' tax authorities.

7. Confirming your agreement

By continuing with this application, you confirm you have read and understood how we may use your information in the ways described above and are happy to proceed.

8. Marketing information

RBS would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

☐

RBS will not share your information with third parties for their own marketing purposes.

9. Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

10. Your right to cancel

You have a period of 14 days within which to cancel your account.

The cancellation period begins on the later of the following two dates:

- (a) the date your account is opened;
 - (b) the first date on which you have received a copy of each of the following:
Personal Banking - terms and conditions, Your Savings Account Terms brochure and A guide to personal accounts fees and interest brochure
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11. Declaration and signature

I declare that:

- 1. All subscriptions made, and to be made, belong to me.
- 2. I am 16 years of age or over.
- 3. I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.
- 4. I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA.*
- 5. 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 the 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 Ulster Bank Ireland Limited 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.
- 6. The information supplied on this application form is true and correct to the best of my knowledge and belief and I undertake to notify you promptly of any changes to this information.
- 7. I authorise Ulster Bank Limited to (a) hold my cash subscriptions, ISA investments, interest, dividends, and other rights or proceeds in respect of those investments and any other cash (b) make on my behalf any claims to relief from tax in respect of ISA investments (c) return excess funds which cause the account to over subscribe for the purpose of the ISA overall subscription limit or the Help to Buy: ISA Scheme Rules and (d) to provide and disclose information about my ISA to third parties as described in the Help to Buy: ISA Scheme Rules.
- 8. I hold a copy of **Personal Banking - terms and conditions, Your Savings Account Terms brochure and A guide to personal accounts fees and interest brochure including the Information Sheet for your account**. I accept that, upon signing this application, I will become bound by the terms contained in those documents.
- 9. I have received the information sheet relating to the protection of my deposits held with Ulster Bank Limited which are covered by the Financial Services Compensation Scheme.

Help to Buy: ISA Eligible Customer Declaration

I confirm, for the benefit of the *Administrator* and *HM Treasury*, that by making this *Eligible Customer Declaration*:

- 1. I do not own, and never have owned, any interest in land, whether in the *United Kingdom* or elsewhere, which:
 - (A) is:
 - (i) in England or Wales:
 - (a) freehold;
 - (b) leasehold, where the lease was originally granted for a term certain exceeding 21 years; or
 - (c) commonhold; or
 - (ii) in Scotland, registered or recorded, or would be capable of being registered or recorded, as a right of absolute ownership in the Land Register of Scotland or General Register of Sasines in Scotland, as applicable; or
 - (iii) in Northern Ireland:
 - (a) freehold; or
 - (b) leasehold, where the lease was originally granted for a term certain exceeding 21 years; or
 - (iv) an equivalent interest in land to the interests in land listed in paragraphs (A)(i) to (iii) above under the laws of any jurisdiction outside the *United Kingdom*;
 - (B) comprises a building that is used or suitable for use as a dwelling, or is in the process of being constructed or adapted for such use; and
 - (C) (i) which I acquired as a purchaser by way of sole or joint ownership; or
 - (ii) which entitles me to possess or occupy that land.

*NB If you make subscriptions to a Help to Buy: ISA, you may make subscriptions to another Ulster Bank cash ISA in the same tax year up to the overall subscription limit.

2. I have not previously received payment of a *Bonus* under the *Help to Buy: ISA Scheme Rules* (unless the full amount of such *Bonus* has subsequently been repaid to the *Administrator* in accordance with the *Scheme Rules*).
3. I have not paid, and will not pay, into this *Help to Buy: ISA* more than the applicable monthly allowance, as set out in the *Scheme Rules*.
4. I understand that I can only hold one *Help to Buy: ISA* at any time.
5. I have been supplied with, or have had made available to me, a copy of the *Scheme Rules*, or have been provided with, or had made available to me, a link to a website where the *Scheme Rules* can be accessed, and I agree to be bound from the date of this agreement as an *Eligible Customer* by the *Scheme Rules*, as such may be amended and/or restated from time to time.

Customer signature

Date (DD/MM/YYYY) _____

Please ensure that your signature is inside the box as it will be stored electronically and may be used for verification purposes.

If you are signing this application as a Power of Attorney for an investor who is incapacitated, please indicate the nature of the incapacity:

- ☐ Mental incapacity – a copy of the Enduring Power of Attorney documentation, which has been registered at the Court of Protection, must be provided (or, in Scotland, please provide a copy of the Continuing Power of Attorney, or the court order granted under the Adults with Incapacity (Scotland) Act 2000, or other authorising documentation, together with any certificate of registration of such documents with the Office of the Public Guardian (as appropriate)).
- ☐ Physical incapacity – a copy of the General or Enduring Power of Attorney documentation must be provided (or, in Scotland, please provide a copy of the Continuing Power of Attorney, or the court order granted under the Adults with Incapacity (Scotland) Act 2000, or other authorising documentation, together with any certificate of registration of such documents with the Office of the Public Guardian (as appropriate)).

Please take your completed application form to your local Ulster Bank branch. Please note, you may be required to provide proof of identity.

12. Regular Saver – Only complete if you wish to set up a Standing Order to your Help to Buy: ISA. Remember that your monthly instalments cannot exceed your monthly subscription limit of £200. This Standing Order instruction will be sent to your Bank/Branch.

To _____ Bank _____

12.1. Account to be debited

Account name _____ Account number

Account holding branch _____ Sort code

12.2. Ulster Bank ISA to be credited

Account name (if different from above) _____

Account number you wish to credit (Ulster Bank to complete)

Sort code of the account you wish to credit (Branch to complete)

Payment reference – this will be shown on your ISA statement

12.3. About the payment

The payments to be made **monthly** ☐

Amount details – how much would you like to pay? £

 .

 p
(maximum monthly allowance £200)

Date of first payment

(this must be at least 7 working days from the date you submit this form) (DD/MM/YYYY)

Payments will be made until you cancel this instruction.

12.4. Confirmation

Customer signature

Date (DD/MM/YYYY) _____

Please ensure that you also sign the ISA application declaration in Section 11 of this form.

Please complete and sign this form, then send it along with your 'Purchase Failure Notice' to the following address:

Ulster Bank Limited, Central Tax Unit, Danesfort, Stranmillis Road, Belfast BT9 5UB

Please note, you must also complete and sign a "Help to Buy: ISA Account Opening" form and send it to the address above.

Alternatively, you can take both forms into a branch of your choice where a member of our staff will go through the forms with you and answer any questions you have.

For Branch or Relationship Manager use only

Existing CIN

Is the 'V' marker present? Yes ☐ No ☐

If 'No', undertake the KYC process

Lead code

Seller code

Is the customer relationship managed? Yes ☐ No ☐

Where the form has been signed by a Power of Attorney for an investor, who is incapacitated,
I confirm the following documentation is attached:

- ☐ Mental incapacity (England) – Enduring Power of Attorney that has been registered at the Court of Protection
– Continuing Power of Attorney with certificate of registration with the office of the Public Guardian (Scotland)
- ☐ Physical incapacity – General or Enduring Power of Attorney (England)
– Continuing Power of Attorney with certificate of registration with the office of the Public Guardian (Scotland)

Please note that where a customer wishes to pay a cheque into the ISA, the cheque must either be diarised at the branch and paid into the ISA once it has been opened OR paid into another account and a transfer instruction completed.

Please confirm you have obtained customer agreement as to which action they would prefer to take. ☐

For CSC use only

ISA number

Sort code