



UNITED BANK UK

## UBL UK Fixed Rate Cash ISA

### Application Form - Tax Year \_\_\_\_/\_\_\_\_

This form should be submitted if you are opening a UBL UK Fixed Rate Cash ISA. Please fill in this form using BLACK INK and in BLOCK CAPITALS. You will need to complete ALL sections. If you make any amendments please initial.

If you are transferring an existing ISA from another ISA provider, you will need to fill in UBL UK Transfer-in Form in addition to this application form.

(FOR UBL UK INTERNAL USE ONLY (Branches to ensure that all sections are completed))

Branch Name:

A/c No.

APEX No.

Date:

Account processed by:

Input by

#### Type of Fixed Rate Cash ISA

1 Year Fixed Rate Cash ISA ☐

2 Year Fixed Rate Cash ISA ☐

3 Year Fixed Rate Cash ISA ☐

5 Year Fixed Rate Cash ISA ☐

If you are applying for a Fixed Rate Cash ISA with interest payable monthly, quarterly or annually (where applicable), please provide details of your nominated account for us to pay the interest to at the selected frequency.

Sort Code:

A/C No.

#### Interest Payment Frequency

Monthly ☐ Only available for 2, 3 and 5 years terms

Quarterly ☐ Only available for 3 and 5 years terms

Annually ☐ Available for all terms

Maturity ☐ Available for all terms

If you wish to access Internet or Mobile Banking, please provide answers to the below security questions to enable you to register online or through the app:

Mothers Maiden Name:

Name of First School:

Favorite Famous Person:

## SECTION ONE - Personal Details

|  |                      |                      |
|--|----------------------|----------------------|
| 1. Title and Surname                                   | Mr/Mrs/Miss/Ms       | <input type="text"/> |
| 2. Forenames   | <input type="text"/> |                      |
| 3a. Permanent Address                                  | <input type="text"/> |                      |
|  | Post Code            | <input type="text"/> |
| 3 b. Date of Entry to this address (e.g. 01/06/2005)   | <input type="text"/> |                      |
| If less than 3 years, please tell us your last address | <input type="text"/> |                      |
|  | Post Code            | <input type="text"/> |

**Please attach a separate sheet if you have lived in more than 2 addresses in the last 3 years and state dates of entry.**

|   |                      |                                     |                      |
|---|----------------------|-------------------------------------|----------------------|
| 4a. Home Phone number (including code)  | <input type="text"/> | 4 b. Mobile number (including code) | <input type="text"/> |
| 5. Email Address  | <input type="text"/> |                                     |                      |
| (Required for UBL NetBanking)   |                      |                                     |                      |
| 6. Date of Birth  | <input type="text"/> | 7. Nationality                      | <input type="text"/> |
| 8. Country of Birth   | <input type="text"/> | 9. Place of Birth (town/city)       | <input type="text"/> |
| 10 a. Do you have residence in the USA? Yes <input type="checkbox"/> No <input type="checkbox"/>                                |                      |                                     |                      |
| If yes, please specify  | <input type="text"/> |                                     |                      |
| 10 b. Have you ever held a USA Green Card? Yes <input type="checkbox"/> No <input type="checkbox"/>                             |                      |                                     |                      |
| 10 c. Are either of your parents born in the USA or were USA Citizens? Yes <input type="checkbox"/> No <input type="checkbox"/> |                      |                                     |                      |
| 11. National Insurance Number (Mandatory)   | <input type="text"/> | 12. Occupation                      | <input type="text"/> |
| 13. Are you an Existing Customer Yes <input type="checkbox"/> No <input type="checkbox"/>                                       |                      |                                     |                      |

## SECTION TWO - Funding Your ISA

How do you wish to fund your ISA

- I wish to open a new ISA with UBL UK for current year subscriptions only. (Payment method) Cash ☐ Cheque ☐ Other ☐
- I wish to open a new ISA with UBL UK and would like to fund my ISA account by Transferring-In current year subscriptions. ☐  
(Please complete transfer-in form)
- I wish to open a new ISA with UBL UK and would like to fund my ISA account by Transferring-In current year and previous year(s) subscriptions. (please complete transfer-in form) ☐

Please enter the details for each ISA you wish to transfer (We will only accept transfers from two providers):

|   |                          |                                      |                          |
|---|--------------------------|--------------------------------------|--------------------------|
| Current Cash ISA provider:  | <input type="text"/>     | Current Cash ISA provider:           | <input type="text"/>     |
| Account Number:   | <input type="text"/>     | Account Number:                      | <input type="text"/>     |
| Sort code( if applicable):  | <input type="text"/>     | Sort code( if applicable):           | <input type="text"/>     |
| Amount to transfer:   |                          | Amount to transfer:                  |                          |
| Whole balance and Close account   | <input type="checkbox"/> | Whole balance and Close account      | <input type="checkbox"/> |
| All previous years Subscriptions  | <input type="checkbox"/> | All previous years Subscriptions     | <input type="checkbox"/> |
| Part of previous years Subscriptions  | <input type="checkbox"/> | Part of previous years Subscriptions | <input type="checkbox"/> |
| All current years Subscriptions   | <input type="checkbox"/> | All current years Subscriptions      | <input type="checkbox"/> |
| Transfer Amount: £  | <input type="text"/>     | Transfer Amount: £                   | <input type="text"/>     |
| ( Estimated value will be accepted)   |                          | ( Estimated value will be accepted)  |                          |
| In cases where a Notice is required for transfer/ closure I give UBL UK authority to: |                          |                                      |                          |
| • Serve the full notice before the transaction can be processed                       |                          | <input type="checkbox"/>             |                          |
| • Please transfer the funds immediately and if a charge is incurred please pay        |                          | <input type="checkbox"/>             |                          |

United Bank UK and UBL UK are the trading names of United National Bank Limited.

United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England & Wales and its registered office is at 2 Brook Street, London, W1S 1BQ. The company registration number is 4146820.

## SECTION THREE - Declaration

In order to proceed with your application you must ensure that you read and understand the HMRC declaration below. You must tick to indicate that you agree also.

I declare that:

- ☐ I am 18 years of age or over
- ☐ I am applying to subscribe for a UBL UK Cash ISA for the tax year \_\_\_\_/ \_\_\_\_\_. This application is for subsequent years also until further notice
- ☐ All the subscriptions that will be made now and in the future and those made in the past belong to myself
- ☐ I have not currently subscribed nor will I subscribe for more than the full Cash ISA subscription limit in total to a cash ISA and a stocks and shares ISA within the same tax year. For limit details please see Terms and Conditions
- ☐ I have not currently subscribed nor will I subscribe for more than one Cash ISA in the same Tax year as I hold the UBL UK Cash ISA
- ☐ I am a resident in the UK for Tax purposes or, if not so a 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( as per couples registered under the Civil Partnership Act 2004) with a person who performs such duties. I will immediately inform you if I no longer meet such criteria

I certify that the above information is true and correct to the best of my knowledge

I also authorize UBL UK

- ☐ To make any claim to relief from Tax in respect of my ISA investment on my behalf
- ☐ To hold my cash subscriptions and any interest accrued on such subscriptions

I have read, understood and agree to the product Terms and Conditions and the information contained in the Data Protection section of these under "Your Data".

### HMRC ISA TRANSFER DECLARATION

I give authority to my existing ISA Manager to:

- 1• Transfer the ISA detailed in this application to UBL UK, 2 Brook Street London W1S 1BQ
- 2• To provide UBL UK with any information regarding my current Cash ISA
- 3• Accept any instructions from UBL UK relating to the transfer of the Cash ISA

**In cases where a Notice is required for transfer/ closure I give UBL UK authority to** *(Please select one of the following):*

- ☐ Serve the full notice before the transaction can be processed, or;
- ☐ Please transfer the funds immediately and if a charge is incurred please pay

I am applying to transfer an existing Cash ISA:

- I declare that I am not a US citizen or resident in the US for tax purposes, and I will inform UBL UK immediately if I become a US citizen or so resident.

I agree to the ISA Terms and Conditions.

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

Date:

**Signature**

If you do not want to receive further marketing information from United Bank UK, please tick this box.

**Data Protection:** The information that you provide on this form will be held by UBL UK and used to administer your UBL UK Fixed Term Fixed Rate Cash ISA.

**Anti-Money Laundering:** UBL UK reserves the right to make authentication checks on the name and address of the applicant for the purpose of compliance with anti-money laundering legislation. We may use a credit reference agency to help us do this and by signing the application form you are agreeing to such checks.

## INFORMATION SHEET

|  |  |
|--|--|
| Basic information about the protection of your eligible deposits   |  |
| Eligible deposits in United National Bank Limited are protected by:  | The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>   |
| Limit of protection:   | <p>£85,000 per depositor per bank <sup>2</sup></p> <p>The following trading names are part of your bank: United National Bank Limited, United Bank UK and UBL UK</p>   |
| If you have more eligible deposits at the same bank / building society / credit union:   | All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. <sup>2</sup>  |
| If you have a joint account with other person(s):  | The limit of £85,000 applies to each depositor separately. <sup>3</sup>  |
| Reimbursement period in case of bank, building society or credit union's failure:  | 20 working days <sup>4</sup>   |
| Currency of reimbursement:   | Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.   |
| <p>To contact United National Bank Limited for enquiries relating to your account:</p> <p>To contact the FSCS for further information on compensation:</p> | <p>You can visit one of our branches, call us, go online or write to us at the address below:-<br/>Central Operations, 2 Brook Street, London W1S 1BQ</p> <p>Financial Services Compensation Scheme<br/>10th Floor Beaufort House<br/>15 St Botolph Street<br/>London<br/>EC3A 7QU</p> <p>Tel: 0800 678 1100 or 020 7741 4100</p> <p>Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a></p> |
| More information:  | <a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>  |
| Acknowledgement of receipt by the depositor:   |  |

## Additional information

### 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 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 is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank. This means that all eligible deposits at the same bank 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 operates under different trading names. United National Bank Limited also trades under United Bank UK and UBL UK. 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](mailto: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. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

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>.

### 5 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, 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 <sup>1</sup>
  - public authority, other than a small local authority

For further information about exclusions, refer to the  
FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)