

ISA Declaration & Terms and Conditions

This is the declaration and ISA Terms & Conditions provided to you as you have applied for your ISA account. Please keep it for your records.

I declare that:

- I am 18 years of age or over.
- All subscriptions made, and to be made, belong to me.
- 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 or a Lifetime ISA in the same tax year.
- I am a resident in the United Kingdom for tax purposes or, if not 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 Harpenden Building Society 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 authorise Harpenden Building Society:

- To hold my Cash ISA subscriptions, any interest earned on these subscriptions and any rights or proceeds, in respect of these investments.
- To make on my behalf any claims to relief from tax in respect of ISA investments.
- This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.
- I apply to subscribe for a Cash ISA for the tax year 2024/25 and each subsequent year until further notice.

I agree to be bound by the Rules of the Society and the terms of the account including the Terms and Conditions and the Agreement to Assign Windfalls to Charities set out in this application. A copy of the Rules is available from Head Office and our Branches. I declare

that the money being saved is my own and will not be held by me as a trustee for a body corporate, or persons who include a body corporate.

I declare that the information given is correct to the best of my knowledge and belief. If you have not applied for an ISA with Harpenden Building Society please contact us immediately by calling us on 01582 765411.

Cash ISA Terms and Conditions

1. An ISA may only be held by an investor in his or her sole name. Joint accounts are not allowed.
2. All ISA deposits must remain in the beneficial ownership of the investor. Any rights in respect of your ISA may not be assigned and those rights may not be used as security for a loan.
3. You must be at least 18 years old to invest in a Cash ISA.
4. An ISA may not be transferred from one investor to another.
5. The ISA Manager will satisfy themselves that any person to whom they delegates any of their functions or responsibilities under the terms agreed with the investor is competent to carry out those functions or responsibilities.
6. You must be resident or ordinarily a 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 be married to or in a civil partnership with a person who performs such duties. You must inform the Society if you 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.
7. The start date for your ISA is the date of your first deposit.
8. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), an ISA with all rights and obligations can be transferred to another ISA Manager. Partial transfers are permitted.
9. On the instructions of the investor and within the time stipulated by the investor (subject to the minimum period of five working days), all the investments held in the ISA and proceeds arising from those investments can be transferred or paid to the investor.
10. The ISA must cease on the death of the investor. Interest will be paid gross up to and including the date of death. The interest arising after the date of death will be subject to the deduction of income tax at the appropriate rate. We do offer additional permitted subscriptions on the death of an investor. Please contact us for more information on 01582 765411.
11. You do not have to pay income tax on the interest paid in each of the years that you have your ISA, provided that all the ISA Terms & Conditions have been followed.
12. We will notify you if, by reason of any failure to satisfy the provisions of the ISA rules, your ISA has, or will become void.
13. Harpenden Building Society only provides Cash ISAs as defined by the Government.