



**OFFSET SAVER**  
APPLICATION FORM

# OFFSET SAVER APPLICATION FORM

## ACCOUNT DETAILS

PLEASE FULLY COMPLETE IN BLOCK CAPITALS. FIELDS MARKED WITH A \* ARE OPTIONAL.

### FIRST NAMED ACCOUNT HOLDER

### SECOND NAMED ACCOUNT HOLDER

TITLE:  
SURNAME:  
FORENAMES:  
PERMANENT HOME ADDRESS:

MR / MRS / MISS / MS		

MR / MRS / MISS / MS		

POSTCODE:  
LENGTH OF TIME AT ADDRESS:

YEARS	MONTHS		

YEARS	MONTHS		

PHONE - PHONE:\*  
PHONE - MOBILE:\*  
EMAIL ADDRESS:\*



DATE OF BIRTH:  
MARITAL STATUS:  
OCCUPATION:

DD	MM	YYYY

DD	MM	YYYY

NATIONAL INSURANCE NUMBER:  
(If you do not know your National Insurance number, please refer to your P60, Notice of Coding, or Tax Return. Otherwise your employer or Tax Office may be able to help)

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\* If we have a home or mobile phone number or email address for you, we may use these to get in touch regarding your application or with important information about your account. This could include letting you know about any concerns we have about the activity on your account.

HOW DO YOU WANT TO RECEIVE ACCOUNT UPDATES FROM US? (e.g. statements)

POST  EMAIL  TEXT

POST  EMAIL  TEXT

IF YOU ARE AN EXISTING CUSTOMER PLEASE STATE YOUR ACCOUNT NUMBER:

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Please let us know the Mortgage Account Number of the Offset Mortgage to link to the account (if known). If you don't know the Mortgage Account Number yet please write in the surname(s) of the borrower(s).

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## TAX RESIDENCY

PLEASE REFER TO THE NOTES AT THE END OF THIS FORM BEFORE COMPLETING THIS SECTION

1. ARE YOU A CITIZEN AND TAX RESIDENT OF THE UK ONLY?

YES  NO (please answer questions 2-5)

YES  NO (please answer questions 2-5)

2. ARE YOU A CITIZEN OF AND / OR TAX RESIDENT IN THE US?

YES  NO

YES  NO

3. If you have answered YES to Q2, please provide your US Tax Identification Number:

COUNTRY OF TAX RESIDENCY:

UNITED STATES
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UNITED STATES
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TAX IDENTIFICATION NUMBER (TIN):



PLEASE STATE WHY TIN NOT PROVIDED:

4. ARE YOU TAX RESIDENT IN A COUNTRY OTHER THAN THE UK OR US?:

YES  NO

YES  NO

5. If you have answered YES to Q4, please list the countries other than the UK and US of which you are tax resident, if any, together with associated Tax Identification Number or functional equivalent:

COUNTRY OF TAX RESIDENCY:

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TAX IDENTIFICATION NUMBER (TIN):

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PLEASE STATE WHY TIN NOT PROVIDED:

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# OFFSET SAVER APPLICATION FORM

## OPENING INVESTMENT

TO OPEN AN OFFSET SAVER:

I / WE ENCLOSE THE SUM OF:

£
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AND / OR PLEASE TRANSFER THE SUM OF:  
(Write "full balance" to transfer the closing balance)

£
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FROM ANOTHER SAVINGS ACCOUNT WITH US.  
ACCOUNT NUMBER:

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Cheques should be made payable to "Family Building Society" followed by your name.

OR CLAIM FROM MY NOMINATED DEBIT CARD, THE SUM OF:  
(Family members' online applications only)

£
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## NOMINATED ACCOUNT FOR WITHDRAWALS

ACCOUNT NAME:

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ACCOUNT NUMBER:

--	--	--	--	--	--	--	--	--	--	--	--

BANK NAME:

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SORT CODE:

			-					-			
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BRANCH:

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REFERENCE IF APPLICABLE:

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(Please note that we will require evidence of ownership of the nominated account above, such as a paying-in slip or cheque crossed "cancelled" showing your name, sort code and account number, or an original bank statement)

I / WE HAVE ENCLOSED THE OWNERSHIP EVIDENCE REQUIRED

(Please note that if evidence is not provided with your application form, then your withdrawal payments will be delayed)

## IMPORTANT INFORMATION

Please note the following:

- at least one Offset Saver account must be opened in the same name(s) as the borrower(s).  
This account must remain open for the duration of the mortgage term
- application forms for the borrower(s) are expected to be returned with the relevant mortgage application.

HOW DID YOU FIND OUT ABOUT THIS ACCOUNT?

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## IMPORTANT INFORMATION ABOUT YOUR OFFSET SAVER FOR SAVERS OTHER THAN THE BORROWER(S)

**This Section MUST be signed by any family members who are also opening an Offset Saver. It does not need to be signed by the borrower(s)**

As the money held in the savings account is offset against the linked Offset Mortgage the borrower(s) may need to know your savings balance in order to manage their Offset Mortgage. This may occur at any time, either at the borrower(s) request or on the occurrence of certain events. For example, where the total amount in the linked Offset Saver account(s) exceeds the amount of the mortgage we'll contact the borrower(s) to notify them of this.

**Please sign here to confirm that you are happy for us to disclose information to the borrower(s) about your savings balance.**

### FIRST NAMED ACCOUNT HOLDER

SIGNED:		DATE:	DD	MM	YYYY
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### SECOND NAMED ACCOUNT HOLDER

SIGNED:		DATE:	DD	MM	YYYY
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## USING YOUR PERSONAL INFORMATION

1. Personal information which you supply to us may be used in a number of ways, for example:
  - to open and manage the account for which you are applying
  - for fraud prevention
  - for management and audit of our business
  - for market research and statistical analysis
2. Information about you will be kept after your account is closed.
3. We may share your information with, and obtain information about you from, credit reference agencies to check your identity. This will not affect your credit score.
4. We may share your personal information with other people or organisations, for example:
  - third parties for processing on our behalf
  - governmental and regulatory bodies (such as HMRC and the Financial Conduct Authority)
  - for fraud prevention and detection purposes
  - other payment services providers
  - if required to do so by law
  - with your consent
5. We may use your information to tell you about other products and services we think may be of interest to you.
6. We may monitor or record any communications you have with us in the interests of staff training, customer service and security.
7. For further details about how your personal information is used, and your rights under data protection law, please refer to the enclosed leaflet, "How We Use Personal Information".

## THIS SECTION IS FOR SOCIETY USE

IDA											
IDP											
PAYEE											
DRAWER											
SORT CODE											
A/C No.											
KYC											

PLEASE COMPLETE OVERLEAF, SIGNING AND DATING THE CONSENT AND CONFIRMATION SECTION.

## TAX RESIDENCY

The UK Government has signed, and will be signing, a number of intergovernmental agreements to share tax information, where applicable, with the tax authorities in other countries. The requirement to collect certain information about each customer's tax arrangement is part of UK legislation and as a financial institution 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. You can find out more, including a list of countries that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal at [www.oecd.org](http://www.oecd.org). Your tax residence generally is the country in which you live for more than half the year, but rules differ. Further details are available at [www.oecd.org](http://www.oecd.org).

A Taxpayer Identification Number ("TIN") is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity and used to identify the individual or entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a "functional equivalent"). Examples of that type of number include, for individuals, a social security / insurance number, citizen / personal identification / service code / number, and resident registration number.

As a financial institution the Society is not allowed to give tax advice. If you have any questions on how to complete the Tax Residency section of this form we recommend that you speak to your tax authority (for example, HMRC in the UK) or your tax or legal adviser.

## DECLARATIONS

### 1 GENERAL

I (each of us if more than one is applying) hereby declare that:

- 1.1 The sum being invested does not belong to a company or other corporate body and will not be held by me as trustee(s) for a company or corporate body.
- 1.2 I have received the following:
  - Product Features leaflet.
  - General Conditions for our Savings Accounts booklet.
  - Financial Services Compensation Scheme (FSCS) Information Sheet.
  - The leaflet on "How We Use Personal Information".
- 1.3 I agree to notify the Society of any changes to my personal details as set out overleaf.
- 1.4 The information supplied on this form is true and correct to the best of my knowledge and belief.
- 1.5 I acknowledge that the information supplied on this form and information regarding myself and any reportable account may be provided to the tax authorities of the country in which the account is maintained and exchanged with tax authorities of another country or countries in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
- 1.6 I undertake to advise the Society within 30 days of any change in circumstances which affects my tax residency status or causes the information contained in this form to become incorrect, and to provide the Society with a suitably updated self-certification and declaration within 30 days of such change in circumstances.

### 2 JOINT SAVERS (NOT TRUSTS OR ESTATES)

We authorise the Society to permit either of us to operate the account and to give good discharge to the Society on behalf of both of us and agree that upon death the amount vests in the survivor.

We accept that the funds invested are deemed to be owned in equal shares for the purposes of taxation.

### 3 AGREEMENT TO ASSIGN CONVERSION BENEFITS TO CHARITY

- 3.1 By applying to open a share account on or after 14 February 2000 I / we agree with the Society and the Charities Aid Foundation ("the CAF") that I / we will assign to the CAF (or to any charity(ies) nominated by it or by the Society under the provisions of a deed dated 11 February 2000 between the Society and the CAF, in which case references to the CAF shall include references to any other charity(ies) but to no other person), the rights to any relevant conversion benefits (defined in paragraph 3.2.1 below). This agreement to assign will not apply to me / us if I / we fall within any class of persons which, as at today's date, the Society wishes to be excluded from such obligation. This agreement is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to me / us. I / We understand that neither the Society nor the CAF will release me / us from this agreement or vary its terms and (except as set out in paragraph 3.3 below) I / we will continue to be bound by the agreement even if the Society decides at some time in the future that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
- 3.2.1 "Relevant conversion benefits" means any benefits to which I / we might become entitled as a shareholding member of the Society under the terms of any future transfer of the Society's business to a company (i.e. on a conversion

or take-over) which is completed at any time within the five years immediately following the date on which my / our share account is opened or, if applicable, the shorter period set out in the list referred to below. "Relevant conversion benefits" does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or take-over.

3.2.2 If the Society merges with any other society, after the date of such merger the "Society" includes such other society.

3.3 I / We authorise the Society to pass to the CAF such information relating to me / us and my / our accounts with the Society as the CAF may reasonably require in order to administer this agreement and the relevant conversion benefits and for no other purpose. I / We consent to both the Society and the CAF holding and processing such information for such purposes.

A list of the classes of persons which the Society currently wishes to be excluded from the agreement to assign, or in respect of which a shorter period

### INFORMATION ABOUT ELECTRONIC PAYMENTS TO AND FROM YOUR ACCOUNT

Each month we will send you a statement listing the electronic payments on your account, unless there are no payments in that month. This excludes crediting or payment of interest. Alternatively, we can give you this information on request or via our Online Service. If you do not wish to receive such monthly statements, please tick the box

### MARKETING

We would like to tell you about our products, services, and events and those of our carefully selected partners (a list of which is available on request). We will always treat your personal details with the utmost care and will never share them with other companies for marketing purposes. If you give consent this will last as long as you have a relationship with us. If you agree to us communicating with you for marketing purposes, please tick the relevant boxes below to confirm how we may contact you.

Applicant One: Post  Email  Phone  Text

Applicant Two: Post  Email  Phone  Text

You can unsubscribe from marketing at any time by writing to: Family Building Society, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL.

### CONSENT AND CONFIRMATION

For your own benefit and protection you should carefully read the Product Features leaflet, Product Summary Box and the General Conditions for our Savings Accounts Booklet as these contain the terms and conditions upon which we intend to rely. You should do this before signing this application form. If you have any questions about the account terms and conditions please contact our New Business Team on 03330 140141 or [newbusiness@familybsoc.co.uk](mailto:newbusiness@familybsoc.co.uk)

**By signing this application form you are:**

- confirming that you have read the section "Using Your Personal Information" above, and the leaflet "How We Use Personal Information" which accompanies this application form.
- making the declarations and giving the authorities set out in the section "DECLARATIONS" above.
- agreeing to the use of your personal information to enable us to provide you with payment services, such as faster payments, to and from your account.

FIRST NAMED ACCOUNT HOLDER	SIGNED:	DATE:	DD	MM	YYYY
SECOND NAMED ACCOUNT HOLDER	SIGNED:	DATE:	DD	MM	YYYY

### PLEASE RETURN THIS APPLICATION FORM TO:

**FREEPOST, FAMILY BUILDING SOCIETY. ALTERNATIVELY YOU CAN UPLOAD YOUR APPLICATION FORM SECURELY TO [FAMILYBUILDINGSOCIETY.CO.UK/FILE-UPLOAD](http://FAMILYBUILDINGSOCIETY.CO.UK/FILE-UPLOAD)**

PLEASE RETAIN THE PRODUCT FEATURES LEAFLET, GENERAL CONDITIONS FOR OUR SAVINGS ACCOUNTS BOOKLET AND THE FSCS INFORMATION SHEET FOR YOUR FUTURE REFERENCE.

Family Building Society is a trading name of National Counties Building Society.