

# Cash ISA APPLICATION FORM

Branch

For Office Use Only

CUSTOMER ID																				
ACCOUNT NO																				

Please write in **BLOCK CAPITALS** using black or blue ink

## 1. PERSONAL DETAILS

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Other <input type="checkbox"/>	Date of Birth	<input type="text"/>							
First Name	<input type="text"/>				Gender (M/F)	<input type="text"/>							
Middle Name	<input type="text"/>				Home Tele No. (Including area code)	<input type="text"/>							
Surname	<input type="text"/>				Mobile No.	<input type="text"/>							
Permanent Residential Address	<input type="text"/>				E-mail Address	<input type="text"/>							
House No/Name	<input type="text"/>				Occupation	<input type="text"/>							
Street / Area	<input type="text"/>				Nationality	<input type="text"/>							
City / Town	<input type="text"/>				Previous Address (Only if less than 3yrs at permanent address)	<input type="text"/>							
County / State	<input type="text"/>				Post Code	<input type="text"/>							
Post Code	<input type="text"/>				Post Code	<input type="text"/>							
Country	<input type="text"/>												
Do you have a National Insurance (NI) Number? Yes <input type="checkbox"/> No <input type="checkbox"/>													
If yes, the number is					<input type="text"/>								

You should be able to find your NI Number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, a letter from the DWP or pension order book

Passport / Driving Licence No.

## 2. Instruction for transferring of Funds from Variable Rate Cash ISA Account to Sub-account called "Fixed Rate Cash ISA"

I request to place £  from my Variable Rate Cash ISA Account to Fixed Rate Cash ISA for period of  years @  % and request to pay interest on it as under (Tick one box):

Annually ☐ On Maturity ☐

## Source of Funds for this account

Salary <input type="checkbox"/>	Business Income <input type="checkbox"/>	Pension <input type="checkbox"/>
Income from Investments <input type="checkbox"/>	Rental Income <input type="checkbox"/>	Allowance/Benefits <input type="checkbox"/>
Inheritance/Sale of assets <input type="checkbox"/>	Others (Specify) <input type="checkbox"/>	

## Professional Status

☐ Employed Full Time ☐ Self Employed ☐ Student ☐ Minor  
☐ Employed Part Time ☐ Homemaker ☐ Unemployed  
☐ Retired ☐ Others

Name of Employer ☐ / Business ☐

Annual Income

Address (with Post Code)

Telephone Number

Employed since ☐ / Date of Incorporation ☐

## 5. Please tell us from where you heard about this product?

Leaflet, in branch, from our customer, direct mail, online etc.

## 6. Declaration

I apply to subscribe for a Cash ISA for the tax year 20\_\_\_\_/20\_\_\_\_ and each subsequent year until further notice.

**I declare that**

- all subscriptions made, and to be made, belong to me.
- I am 18 years of age or over.
- 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, and an innovative finance ISA in the same tax year.
- I have not subscribed and will not subscribe to another Cash ISA in the same tax year that I subscribe to this Cash ISA and
- I am a resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of section 28 of 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 Punjab National Bank (International) 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.

## 7. Authorisation

**I authorise Punjab National Bank (International) Limited**

- to hold my Cash ISA subscription, interest, and any other rights or proceeds in respect of these deposits and any other cash, and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

I understand that the data provided by us or already in the Punjab National Bank (International) Limited's ("PNBIL" or "the Bank") records will be provided to the Back Office of PNBIL in India for processing and may be communicated to the Bank's corporate office in India, who may, for regulatory or statistical purposes, provide information to the Indian Regulatory Authorities.

A full explanation of how the Bank uses your personal information and how it is shared is set out in our 'Privacy Policy' a copy of which is available on our website [www.pnbint.com](http://www.pnbint.com).

(1) When you apply to us to open an account, PNB(I)L will check the following records about you:

- Our own;
- Personal and' business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- Those at fraud prevention agencies (FPAs).
- If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks to assess your application, verify your identity, to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

(2) Information on applications will be sent to CRAs and will be recorded by them. Including information on your business and its proprietors and CRAs may create a record of the name and address of your business and its proprietors if there is not one already.

(3) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

(4) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

(5) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the data protection legislation.

The CRAs have published an information notice that explains how they use your personal data. This notice (referred to as "CRAIN") can be found here: [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain).

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

**CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

**Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.mvecuifax.co.uk/](http://www.mvecuifax.co.uk/)

**Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk/](http://www.experian.co.uk/)

I declare after having signed below that I have read and understood the Bank's general Terms and Conditions as well as ISA Terms and Conditions.

**Marketing Consent**

The Bank will send you information by post or email about the Bank's other products and services that we think might be of interest to you from time to time. If you would prefer to not receive this marketing information please tick here: ☐

I also undertake to inform any change of my address to the bank.

**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.**

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Name of the Account Holder

Signature

Date

**For Internal Use Only**

Validation	Identity	Address	Credit Agency Check	Telephone	Employment Details	Signature	Bank Reference
Applicant	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>

**SCHEME CODES**

1. **SBISA-** Variable Rate Cash ISA (SB)
2. **TDISC-** Fixed Rate Cash ISA (Cumulative interest payment or interest payment at the time of maturity)
3. **TDISN-** Fixed Rate Cash ISA (Payment of interest annually)

**Account Usage**Cash Deposits ☐ Yes ☐ NoExpected Credits per month  Expected Debits per month **Additional Information:**CUST TYPE COUNTRY CODE 

RISK CATEGORY

RATIONALE

Low ☐Medium ☐High\* ☐

Account Opening Method

Face to Face ☐ Non Face to Face ☐

\*If high please complete the EDD form.

**Account Opened By**

Name &amp; Designation of the officer

Date **Account Verified By**

Name &amp; Designation of the officer

**Annexure I****SELF CERTIFICATION FORM -INDIVIDUAL**

To,  
The Manager  
Punjab National Bank (International) Limited

Branch: \_\_\_\_\_

\_\_\_\_\_

**RE: International Tax Compliance Regulations under**  
**Automatic Exchange of Information (AEOI)**

Regulations in the UK based on the United States' Foreign Account Tax Compliance Act ("FATCA"), the OECD's Common Reporting Standard ("CRS"), EU's Directive on Administrative Co-operation (DAC) and UK's Crown Dependencies and Overseas Territories ("CDOT") all commonly known as Automatic Exchange of Information (AEOI) require Punjab National Bank (International) Limited to collect and report certain information about an account holder's tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction.

In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you also need to fill in an IRS Form W-9.

Please fully complete this form.

**1. Personal Details**

First name(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Residence Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Date of Birth: \_\_/\_\_/\_\_\_\_ (DD/MM/YYYY)

Place of Birth: (Town/City and Country): \_\_\_\_\_

**2. Tax Residence** {Please tick (✓) whichever is applicable}

		<b>Yes</b>	<b>No</b>
a)	Are you a US citizen or tax resident?		
b)	Are you a UK tax resident?		
c)	Do you have any tax residency other than UK/US		

If you have answered yes to a) then please provide your U.S. tax identification number in the table below as well as please provide an IRS Form W-9 in addition to this form.

If you have answered yes to b) please provide your UK tax identification number in the table below.

If you have answered yes to c) please provide all your countries of tax residence and associated tax identification numbers in the table below.

**Please note that furnishing of tax residency is mandatory**

Countries of tax residence	Tax Identification Number (TIN)*	Reason for no TIN**

\*For UK residents, the Tax Identification Number may be your National Insurance Number (NINO).

\*\*If you do not have a tax identification number, please provide one of the following reasons in the above table.

**Reason A** - The country/jurisdiction where you are resident does not issue TINs to its residents.

**Reason B** - You are otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).

**Reason C** - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

### 3. Declaration

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise Punjab National Bank (International) Limited within 30 days of any change in circumstances which affects my tax residency status or causes the information contained herein to become incorrect or incomplete, and to provide Punjab National Bank (International) Limited with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## INFORMATION SHEET – DEPOSIT PROTECTION

## Basic information about the protection of your eligible deposits

Basic information about the protection of your eligible deposits	
Eligible deposits in Punjab National Bank (International) Limited are protected by:	the Financial Services Compensation Scheme ("FSCS"). <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank
If you have more eligible deposits with us	All your eligible deposits with us 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'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.
To contact Punjab National Bank (International) Limited for enquiries relating to your account:	Punjab National Bank (International) Limited Customer Support 1, Moorgate, London, EC2R6JH <a href="mailto:customersupport@pnbintl.com">customersupport@pnbintl.com</a> 0800 849 9229
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
Acknowledgement of receipt by the depositors:	
Name(s):  1)  2)  3)  4)	Signature(s)

### **1Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### **2General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union 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.

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>

### **3Limit 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.

### **4Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 77414100, 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 (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

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>.

**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 from Protection**

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, 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:
  - a. Credit Institution
  - b. Financial Institution
  - c. Investment firm
  - d. Insurance undertaking
  - e. Reinsurance undertaking
  - f. Collective investment undertaking
  - g. Pension or retirement fund <sup>1</sup>
  - h. Public authority, other than a small local authority.

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<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.