

first direct Cash ISA application for the tax year 2018/2019



Please ensure you return pages 1, 2 and 3 of this application form

For more details on how we use your information please see our Privacy Notice Overview section which can be found at firstdirect.com/privacy

firstdirect.com
03 456 100 100

Personal details

It is important that you complete this form to enable us to process your application. Please complete in black ink and use **BLOCK CAPITALS**. In other cases please tick clearly the boxes required. If you need any assistance with the completion of your application call us on **03 456 100 100†**. Please note that the use of liquid paper could invalidate this application form (**please initial all alterations**).

Title Surname Sex M/F

Forename(s)

Full permanent residential address

Postcode

Date of birth CIN Number (For Bank use only)

A temporary National Insurance Number may be issued, for example where yours has been lost, or if you have recently returned from a period abroad. These are usually issued in the format TN999999M or 99Y99999. If you have a temporary National Insurance Number, Please complete this form as if you do not have a National Insurance Number.

Do you have a National Insurance Number? Yes No

If 'yes' please enter it here: eg

You should be able to find your National Insurance Number on your payslip, form P45 or P60, a letter from HM Revenue & Customs or a letter from the DWP.

Lump Sum Payments	Regular Payments
Cash ISA <input type="text"/> £	Cash ISA monthly payment complete the standing order on page 4 of the application form <input type="text"/> £
Transfer from first direct account number <input type="text"/>	Sort code <input type="text"/> <input type="text"/> <input type="text"/> or enclose a cheque made payable to first direct

Power of Attorney

If you are not the applicant, but are signing on behalf of the applicant, please enter your name in the box below and describe the legal capacity in which you are signing this form.

Name

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

Mental incapacity Physical incapacity

Legal Capacity

- Authorised in England and Wales under a Lasting Power of Attorney registered with the Office of the Public Guardian
- Authorised in England and Wales under an Enduring Power of Attorney made prior to 1 October 2007 (where the applicant is mentally incapacitated, this is registered with the Court of Protection)
- Appointed as a deputy by the Court of Protection
- Authorised in Northern Ireland under an Enduring Power of Attorney - where the applicant is mentally incapacitated it must be registered with the High Court (Office of Care and Protection)
- Authorised in Scotland under a Continuing Power of Attorney registered with the Office of Public Guardian Scotland
- Authorised in Scotland under an Intervention Order issued by the Office of Public Guardian Scotland
- Authorised in Scotland under a Guardianship Order
- Authorised under a General Power of Attorney where the applicant is a member of the armed forces on active service in a war zone
- Authorised under a General Power of Attorney (for applicants to transfer in only)
- Authorised in England and Wales under a General or Ordinary Power of Attorney (where the applicant is physically incapacitated)
- Authorised in England and Wales under an Enduring Power of Attorney made prior to 1 October 2007 (where the applicant is physically incapacitated, this is not registered with the Court of Protection)
- Authorised in Northern Ireland under an Ordinary Power of Attorney (where the applicant is physically incapacitated)

Declaration and Agreement

I apply to subscribe to a **first direct** Cash ISA for the tax year commencing 6 April 2018 and each subsequent tax year until further notice. (This election simply makes it easy for you to subscribe to each subsequent tax year's ISA - it's not a commitment on your part to subscribe each year).

I declare that:

- I am 18 years of age or over
- All subscriptions made, and to be made, belong to me
- 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 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 **first direct** if I cease to be so resident or to perform such duties or be married to, or in civil partnership with, a person who performs such duties
- 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
- I have not subscribed and will not subscribe to another cash ISA in the same tax year as I subscribe to this cash ISA
- I have received a copy of the Cash ISA brochure and I agree to the Cash ISA Terms and Conditions, a copy of which I have received
- Any information provided in respect of this application has been completed to the best of my knowledge and belief and I will notify **first direct** without delay of any changes in my circumstances affecting any of the information given in this application. Where information I have provided relates to other people, I declare I am authorised by them to disclose that information and to accept the terms on their behalf.
- I have received a copy of the UK Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

I authorise first direct:

- To hold my cash subscription and any interest earned by those subscriptions
- To make on my behalf, any claims to relief from tax in respect of ISA investments.

Signed _____

Date _____

Privacy Notice Overview –

How we collect and use your information

This document covers:

- the types of information we collect about you
- how we collect and use it
- who we might share it with
- the steps we'll take to make sure it stays private and secure
- your rights to your information.

More information

For more details about anything covered in this overview, please see our full Privacy Notice – you can view or download a copy by visiting [firstdirect.com/privacy](https://www.firstdirect.com/privacy) or if you prefer paper, give us a call on **03 456 100 100†** and we'll send you one in the post.

Who we are

When we say 'we', we mean **first direct**, which is a division of HSBC UK Bank PLC, who is the data controller for your personal data.

The information we collect

We collect information about you from different places including:

- directly from you
- from a third party acting on your behalf eg an intermediary or broker
- from other HSBC UK companies
- from publicly available sources
- when we generate it ourselves
- from other organisations.

We'll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past.

You're responsible for making sure you give us accurate and up to date information. If you provide information for another person on your account, you'll need to tell them how to find the Privacy Notice and make sure they agree to us using their information for the purposes set out in it.

How we'll use your information

We'll use it to provide any products and services you've requested and other purposes eg:

- to confirm your identity and address
- to understand how you use your accounts
- to carry out your instructions
- to improve our products and services
- to offer you other services we believe may benefit you unless you ask us not to.

We'll only use your information where we're allowed to by law eg carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We may use automated systems to help us make credit decisions as well as carrying out fraud and money laundering checks.

Who we can share your information with

We may share your information with other companies we work in partnership with and other HSBC Group members. We may also share your information with others outside of the HSBC Group eg regulators, insurers, other banks, brokers, agents as well as credit reference and fraud prevention agencies.

How long we'll keep your information

We'll keep your information for as long as you have a relationship with us. After it ends we'll keep it where we may need it for our legitimate purposes eg to help us respond to queries or complaints, or for other reasons eg fighting fraud and financial crime, and responding to requests from regulators.

Transferring your information overseas

Your information may be transferred and stored in countries outside the European Economic Area (EEA), including some that may not have laws that provide the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection.

Your rights

You have a number of rights relating to your information eg to see what we hold, to ask us to share it with another party, ask us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

If you apply for a current account or credit, we may use details of your credit history obtained from a credit reference agency to assess your ability to meet financial commitments.

We may also share information with credit reference agencies:

- About how you manage any current accounts or borrowing from us.
- If we make demand for repayment of a debt and you don't repay the amount owing, or make and keep to acceptable repayment proposals within 28 days (provided there's not a genuine dispute about the amount you owe). This may affect your ability to obtain further credit.

Credit reference agencies record details that will form part of your credit history regardless of whether you proceed with your application for an account or borrowing. If you make several applications in a short period of time this may temporarily affect your ability to obtain credit.

If you make a joint application for a current account or credit, an association linking your financial records with those of the other joint applicant(s) will be created by credit reference agencies. The credit history of your "associates" may be taken into consideration in any future application for credit. This association will remain in place until you file a "notice of disassociation" with credit reference agencies.

More information is set out in our leaflet "Credit Scoring, Credit Reference and Fraud Prevention Agencies" available on our website, from branches or by calling 0800 587 7008 (textphone 0800 028 3516). Please also call this number if you want details of the credit reference and fraud prevention agencies we use. Lines are open 8.30pm to 6pm Monday to Friday, excluding public holidays.

Information we may store on your computer

When you use any device to access HSBC Group websites, information may be stored and accessed on your device to:

- improve your experience;
- improve the functionality, security and performance of those websites;
- provide you with marketing; and/or
- provide us with information about how those websites are used and how you arrive at them; and/or
- ensure the marketing information displayed to you when you use HSBC Group websites is more likely to be relevant and of interest to you.

Emails from or on behalf of the HSBC Group may include technologies to track, for market research purposes, if you open the emails and if you use internet links within them. Further information on our cookie policy, website terms and privacy statement can be found on our website.

Other ways we can use your information

To ensure we carry out your instructions accurately, to help us improve our service and in the interests of security, we may monitor and/or record your communications with us, such as telephone calls and conversations in branch. In the interests of security and preventing crime we may use closed circuit TV in and around our premises for the monitoring and collection of sound and/or visual images. All recordings remain our sole property.

We may make and keep copies of identification evidence you provide.

You should tell us if you change your mind about receiving marketing information or about participating in market research.

This privacy notice section will continue to apply even if this agreement is ended by you or us.

†Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL video relay service visit [firstdirect.com/contact-us](https://www.firstdirect.com/contact-us)

Because we want to make sure we're doing a good job, calls may be monitored and/or recorded, we hope you don't mind.

Instruction to your Bank to pay by standing order - Cash ISA regular payment only
Please complete and return this form to us to make payments direct from your 1st Account.

To: The Manager _____
Bank address _____

_____ Postcode _____
Until further notice, please transfer
Amount £ _____
Minimum £1 (see terms and conditions for maximum yearly limits)
Frequency Monthly <input type="checkbox"/> Annually <input type="checkbox"/> (tick as appropriate)
to my first direct Cash ISA
Date to leave your account <input type="text"/> <input type="text"/> <input type="text"/>
To be completed by first direct
Sort code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account no. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

From:
Sort code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account no. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name of account _____
Starting date _____

Signature _____
Date of signature _____