

Ethical Cash ISA Reactivation/Transfer

Personal Savings

Please complete in block capitals and return this form to:
Charity Bank, Fosse House, 182 High Street, Tonbridge, Kent TN9 1BE

Charity
bank
a bank for good

We understand that challenging situations, whether temporary or permanent, can make it more difficult to apply for and maintain your account with us. Please refer to our **Customer Support** guidance on our website at www.charitybank.org/support or contact us by phone: 01732 441944 or email enquiries@charitybank.org should you need any support before completing this form. In this form you will be given the opportunity to tell us about any requirements that you may have, including any circumstances that may affect your decision-making or engagement with us, so we can record them against your account(s) to ensure we provide the right support to you.

FOR OFFICE USE
Account number

1. Personal Details

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Address

Postcode

How long at that address?

If you have been a resident at this address for less than 3 years, please supply previous address details.

Address

Postcode

Telephone No.

Email

Date of Birth (dd/mm/yyyy)

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Place & Country of Birth

Country of residence for Tax purposes

National Insurance (NI) Number

You should be able to find your NI number on your payslip, form P45 or P60, a letter from the HMRC, DWP or pension order book.

Do you already have a savings account with Charity Bank?

☐ Yes ☐ No

If yes, please state an existing account number

Would you like assistance with any of the following?

☐ Large Font ☐ Braille ☐ Audio

Do you require any further support? Please provide details.

2. Reactivate your ISA for a new investment (not ISA transfer)

I apply to subscribe for a cash ISA for the tax year 2025/26 and each successive year until further notice, and make a subscription of

£

Please refer to the Ethical 33-Day Notice Cash ISA - Additional Terms and Summary Box documents for minimum and maximum amounts.

3. Transfer Application – including internal ISA transfers (External transfers only - please complete Letter of Authority)

I apply to transfer my existing ISA to*

* insert product name (provided the product applied for is available on receipt of the transfer) and subscribe to this cash ISA for the tax year 2025/26 and each successive year until further notice.

From:

Name of Bank/Building society
(including a Charity Bank account)

Account number:
(including a Charity Bank account)

to: the Charity Bank

Please arrange to transfer the following amount:

Current year's allowance (you must transfer the full ISA subscription when transferring your current year's allowance).

<input type="checkbox"/>	The entire ISA	Approximate balance	£
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Previous year's allowance

<input type="checkbox"/>	The entire ISA	Approximate balance	£
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<input type="checkbox"/>	Part of ISA	Approximate balance	£
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4. Use of information

During the application process we will share the personal data provided in this form, typically your personal and contact details along with your bank account number and date of birth, with selected Credit Reference Agencies for the purposes of verifying your identity and nominated bank account. The details of the agencies we use and their privacy policies can be found within our Privacy Notice on our website. A record of this initial "soft search" will be kept on our file and will leave a non-detrimental footprint on your credit file, which will not be viewable by any other organisation. We do not base our decisions solely on this information, and so we may ask you to provide additional information if the electronic search is not successful. The online application process itself is run by Sandstone Technology (Europe) Limited and you can find out more about how they process your data within our Privacy Notice on our website. We may involve other trusted third parties in the processing of your personal data and where we do so we make this clear in our Privacy Notice.

Once you become a Charity Bank saver, we will stay in touch with you:

- by post, phone and email, as necessary to run and monitor your account (**service notifications**); and
- by the channel(s) you have selected below to:
 - o invite you to our annual Impact Awards ceremony - an opportunity to meet people from some of the wonderful organisations to which we are providing loan finance, supported by our savers; and
 - o send you our e-newsletter from time to time, with inspiring case studies, thought provoking blogs and our latest news, events and offers, so that you can see how savings accounts are being used to support charities and social enterprises across the UK and become part of the wider Charity Bank community. All emails include an unsubscribe link and you may object to receiving this communication at any time. Please note that this can only be sent to you by email and so if you do not select email, you will not receive the e-newsletter.

Select channel(s): ☐ post ☐ email ☐ phone

If you'd like to change the way we process your data at any time, please contact enquiries@charitybank.org.

Where did you hear about Charity Bank?

Please note that these instructions will supersede any existing consents currently held by Charity Bank. These will also continue as your current marketing preferences unless you contact us and tell us otherwise.

I have read the section entitled Use of Information and by signing this form I consent to the uses and disclosures of information listed.

5. Financial Services Compensation Scheme (FSCS)

It's important that you read the FSCS information sheet. It provides information about the protection of your savings.

☐ Please acknowledge receipt of the Deposit Guarantee Scheme: Information Sheet.

6. Declaration

Please read: The Ethical 33-Day Notice Cash ISA - Additional Terms and Summary Box documents and our **Terms for Personal Savers** (the Bank's terms and conditions document) to which your account will be subject. For your own benefit and protection you should read the above carefully before signing this application form.

I declare that:

1. I am 18 years of age or over;
2. I have not subscribed and will not subscribe more than the overall subscription limit in total between any cash ISA, stocks and shares ISA, and an innovative finance ISA products I hold, in the same tax year;
3. I have read both the Additional Terms and Summary Box documents, the Terms for Personal Savers (the Bank's terms and conditions document) and this application form.
4. All subscriptions made, and to be made, belong to me;
5. 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 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 Charity Bank 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.
6. I agree to the ISA terms and conditions.

I authorise The Charity Bank Limited

- To hold my cash ISA subscriptions and any interest earned on those subscriptions.
- To make on my behalf any claims to relief from tax in respect of ISA investments.
- On my written request to transfer or pay me any cash subscriptions and any interest earned on those subscriptions.

I agree to the ISA terms and conditions and I declare that this application has been completed correctly to the best of my knowledge and belief.

General declarations: Furthermore, I agree to Charity Bank's Terms for Personal Savers (the Bank's terms and conditions document) and Ethical 33-Day Notice Cash ISA - Additional Terms and Summary Box documents.

Signature

Date

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Deposit Guarantee Scheme: Information Sheet

The Financial Services Compensation Scheme (FSCS) protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with The Charity Bank Ltd are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

Limit of protection

£120,000 per depositor per bank, building society or credit union.

If The Charity Bank Ltd goes out of business the eligible deposits with The Charity Bank Ltd will be added up and the £120,000 will be applied to the total balance.

For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that The Charity Bank Ltd has your up-to-date contact details including your email address.

Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total.

For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary high balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

- a) Transactions relating to the purchase and sale of your main home.
- b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
- c) Compensation for personal injuries or wrongful conviction.

How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

The Charity Bank Ltd, Fosse House, 182 High Street, Tonbridge, Kent, TN9 1BE.

Tel: 01732 441900 Email: enquiries@charitybank.org

Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at www.fscs.org.uk

or by contacting the FSCS using the details below:

Telephone: 0800 678 1100 Email: enquiries@FSCS.org.uk

Exclusion List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below.

For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

