

NATIONAL INSURANCE NUMBER

National Insurance Number

This is an HMRC requirement. If you do not know the number it is normally quoted on your payslip, form P45 or P60, a letter from HMRC, a letter from the DSS or pension order book.

PAYMENT

Please credit the following to my E-Cash/Cash ISA Account with you (tick one or more as appropriate).

Enclosed cheque(s) for: £ _____ made payable to 'Scottish Widows Bank <account holder's name>'.
(Third party cheques are not permitted – please see section 2 under terms and conditions)

Transfer of: £ _____ from my/our existing Scottish Widows Bank account –

Account No. _____

Transfer my Cash ISA from another provider to my Scottish Widows Bank E-Cash/Cash ISA.
(Please complete a Cash ISA transfer instruction).

By monthly transfer of: £ _____ on _____ day every month by Direct Debit.

By annual transfer of: £ _____ on _____ date of every year by Direct Debit.

Expected savings into this account:

Monthly £ _____

Yearly £ _____

FREQUENCY OF STATEMENTS

The Payment Services Regulations (2017) changed the rules around how often banks send statements for savings accounts. We'd like you to confirm your preferred statement frequency (annually, six-monthly, quarterly or monthly). **These statements will be in paper form.** Whatever you decide, you can ask us for a statement of your recent transactions at any time, and free of charge, by contacting us.

How often would you like to receive your printed statements?

Annually Six-monthly Quarterly Monthly

YOUR MARKETING CHOICES

We'd like to keep you up to date on products and offers that may be of interest to you. Select how you want us to contact you below.

This won't affect any information we have to send you, such as statements.

Don't worry, if you change your mind, you can update your choices at any time.

INTERNET BANKING	Yes	No
You'll see relevant messages when you log on to Internet Banking and our apps. If you choose 'No', you may still see messages, but they won't be tailored to you.		
EMAIL	Yes	No
POST	Yes	No
DEVICE MESSAGING	Yes	No
You'll receive relevant notifications to your mobile device.		
TEXT MESSAGE	Yes	No
PHONE	Yes	No

YOUR MARKETING CHOICES (CONTINUED)

About Scottish Widows Bank

By saying yes you are giving your consent to Scottish Widows Bank to use your personal information to send you relevant offers and products. Scottish Widows Bank includes the following legal entities: Lloyds Bank plc.

Scottish Widows Bank may send you carefully selected messages on products and offers, from other companies within Lloyds Banking Group. <http://www.lloydsbankinggroup.com/our-brands/>

PRIVACY STATEMENT

It is important that you understand how the personal information you give us will be used. Therefore please read our short privacy notice below before continuing with this application.

Note: The words 'you' and 'your' refer to the applicant(s) and may be taken to mean the plural as well as the singular. The words 'our', 'we' and 'us' refer to Scottish Widows Bank.

PRIVACY STATEMENT

Who looks after your personal information

Your personal information will be held by Scottish Widows Bank, a trading name of Lloyds Bank plc, which is part of the Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from, or through, other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- In certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- The right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- The right to get us to correct personal information that is wrong or incomplete.
- In certain circumstances, the right to ask us to stop using or delete your personal information.
- From 25th May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

PRIVACY STATEMENT (CONTINUED)

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at http://www.scottishwidows.co.uk/bank/about-us/full_privacy_notice.html or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using <https://www.scottishwidows.co.uk/secure/forms/bank/global/product-enquiries> You can also call us on 0345 845 0829 (or 0044 131 655 2000 from overseas).

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 845 0829 (or 0044 131 655 2000 from overseas) and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in February 2018.

IDENTIFICATION REQUIREMENTS

Scottish Widows Bank may make searches now and in the future about you with an online reference agency who will supply information for the purpose of verifying your identity. Scottish Widows Bank may also obtain documents from you confirming your identity and address.

You will not be allowed to operate the account until the Money Laundering checks are complete.

DECLARATION

I declare that

- all subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- 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 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 Scottish Widows 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.

I authorise Scottish Widows Bank

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

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.

I, the person whose signature appears below, declare that monies are being/will be deposited in Scottish Widows Bank E-Cash/Cash ISA as sole beneficial owner. I declare that the information given on this form is true to the best of my knowledge. Account withdrawals should be sent direct to my nominated bank/building society account.

I apply to subscribe for an E-Cash/Cash ISA for the tax year _____ and each subsequent year until further notice.
(We cannot reactivate your ISA if tax year is not completed, e.g. 17/18.)

Signature

Date (DD MM YYYY)

Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request.

If you have any special requirements please contact our customer service team on **0345 845 0829**.

Scottish Widows Bank is a trading name of Lloyds Bank plc. Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 119278.

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SCOTTISH WIDOWS

The logo for Scottish Widows, featuring the words "SCOTTISH WIDOWS" in a bold, black, sans-serif font. A stylized, wavy line graphic is positioned above the text, starting under "SCOTTISH" and ending under "WIDOWS".