




# Cash ISA Application Form

## How to complete the form

**1** Please use a BLACK pen 

2 Mark boxes like this ☐

If you make a mistake, do this ☒ and mark the correct box

**3** Please use BLOCK CAPITAL LETTERS and leave one space between each word

Sort code       Account number

New ISA Account ☐ Existing ISA Account ☐

## About You:

Title (Mr, Mrs, Miss, Ms, other)

First Name

Other Name

Surname

[illegible]Postcode 

Time you have lived at your home address

Years Months

Date of birth   /   /

Country of Birth 

National Insurance number

If you have your National Insurance (NI) number, please enter it in these boxes

You can find your NI number:

- online in your HMRC account or App
- in any documents you already have, for example, a payslip, P45 or P60
- at [www.gov.uk/find-national-insurance-number](https://www.gov.uk/find-national-insurance-number)

If you do not have an NI number, please see below:

You must provide a National Insurance number to apply for an ISA unless you are not eligible for one. You can check if you're eligible and apply online at [www.gov.uk/apply-national-insurance-number](https://www.gov.uk/apply-national-insurance-number)

Are you eligible for an NI number?

Please mark one box    Yes ☐    No ☐

If Yes, you must apply for an NI number and provide it before you complete your ISA application.

### Residential Status

Home Owner ☐ Living with Parents ☐ Rent Your Home ☐

Single ☐ Married ☐ Civil Partnership ☐ Widowed ☐ Separated ☐ Divorced ☐

Number of dependants   Age range (under 18s only)   to

Anticipated turnover £

Source of initial deposit

[illegible]

Are you a Politically Exposed Person (as defined in the Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017)?

\*If yes, then the Bank may require additional information to complete our due diligence.

Yes\* ☐ No ☐

Full time employee ☐ Part time employee ☐ Home maker ☐

Self employed ☐ Retired ☐ Not currently employed ☐

Job description

Employer's name

[illegible]

(if no Income, please enter 'zero', i.e. '0' in income field)

For Additional Permitted Subscriptions only\*:

If you wish to open an ISA for the sole purpose of Additional Permitted Subscriptions and DO NOT wish to avail of the annual ISA allowance with AIB (NI), please tick the box ☐

\*Additional permitted subscriptions' means an additional allowance, on top of the annual subscription limit, available to a surviving spouse or civil partner of a deceased ISA holder.

If you have ticked the box, please **ONLY** complete the separate Additional Permitted Subscription Declaration Form.

Home phone number (including area code)

Mobile phone number

Work phone number

Email address

Preferred contact number

Contact preference: Morning ☐ Afternoon ☐ Evening ☐ Anytime ☐

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

Applicant By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐

Application / Declaration:

I apply to subscribe for a cash ISA for the tax year 2 0 to 2 0 and each subsequent year until further notice.

I enclose a cheque for £

- I declare that:
- 1. All subscriptions made, and to be made, belong to me;
  - 2. I am 18 years of age or over, or aged 16 or 17 before 6 April 2024;
  - 3. I am resident in the United Kingdom for tax purposes or, if not 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 AIB (NI) if I cease to be resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties;
  - 4. I have not subscribed and will not subscribe to another Cash ISA in the same tax year that I subscribe to this Cash ISA.
  - 5. 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.
  - 6. I have received a copy of the Cash ISA terms and conditions and have been given the opportunity to read them. I accept and agree to be bound by them (Note: Please take the time to read the terms and conditions carefully before signing this document. If you do not understand any point please ask for further information).
  - 7. I acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet / Exclusions List.
- \* For the current ISA annual subscription limit contact your local AIB NI Branch or visit aibni.co.uk

I authorise AIB (NI):

- 1. to hold my cash subscription, and interest.
- 2. to make on my behalf any claims to relief from tax in respect of ISA investments;

I declare that this application form has been completed to the best of my knowledge and belief.

Applicant Signature

Date

Day

Month

Year

For bank use only

BANK Information only

Designated Referral Code

Sort Code

Account number (if applicable)

Applicant

Source of Income & Wealth

Account

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Other information

If the answer to any of the following questions is 'Yes' then a Personal Risk Assessment must be completed.

Was the customer born or is a resident in a geographic area considered to be high risk?

Yes

No

Was the customer NOT met face to face?

Yes

No

Will payments be received from unknown or un-associated third parties?

Yes

No

What is the anticipated term of the relationship?

One off transaction

Ongoing

Is Customer a Politically Exposed Person/RCA?

Yes

No

Risk Classification

Standard

Non-Standard

If existing customer is there a change to Risk Classification? (if Yes new PAT and Trigger event form attached)

Yes

No

Does the CDD flag on customer profile match the risk assessment above?

Yes

No

APS Declaration form

Yes

No

For bank use only

BANK Information only

Customer Type

BoE Class

Sector

Sector Code

Is the customer an existing business account holder

Yes

No

Confirm that Summary Box been handed to customer (if applicable)

Yes

No

ID/POA Held/Received

Yes

No

Equifax Search Completed

Yes

No

All documents provided to customer including FSCS Information Sheet & Exclusions List

Yes

No

Signed off by (Staff no)	Location (Branch/Department)	Signature	Date
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div>Day</div> <div><div></div><div></div></div> <div>/</div> <div>Month</div> <div><div></div><div></div></div> <div>/</div> <div>Year</div> <div><div></div><div></div></div>

By signing this I confirm that all the above is correct and where necessary documents attached, confirm that they are accurate and complete.



Information correct as at April 2025

The AIB logo and AIB (NI) are trade marks used under licence by AIB Group (UK) p.l.c. incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Protected

# Financial Services Compensation Scheme – Depositor Information Sheet



## Basic information about the protection of your eligible deposits

Eligible deposits in AIB Group (UK) p.l.c. are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>(1)</sup>
Limit of protection:	£85,000 per depositor per bank <sup>(2)</sup> Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" 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, £)
To contact AIB Group (UK) p.l.c for enquiries relating to your account	AIB Group (UK) p.l.c (trading as AIB (NI)) 92 Ann Street, Belfast, BT1 3HH 0345 6005 925 <sup>†</sup> aibni.co.uk <sup>†</sup> Call charges may vary – refer to your service provider
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: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### (1) Scheme responsible for the protection of your deposit

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

### (2) General limit of protection

If a covered deposit is unavailable because a bank 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. This means that all eligible deposits at the same bank 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.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £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:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- 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>

### (3) Limit 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.

### (4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: 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 or operating costs (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 will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

# Financial Services Compensation Scheme – Exclusions List



## A deposit is excluded from protection if:

- |   |  |
|---|--|
| <p>(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, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> <li>• credit institution</li> <li>• financial institution</li> <li>• investment firm</li> <li>• insurance undertaking</li> <li>• reinsurance undertaking</li> <li>• collective investment undertaking</li> <li>• pension or retirement fund<sup>(1)</sup></li> <li>• public authority, other than a small local authority.</li> </ul> <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument<sup>(2)</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>(3)</sup></p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>(4)</sup></p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>(5)</sup> – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a <i>bank or building society</i> incorporated in the UK, it is not held by an establishment in Gibraltar.</p> |
|---|--|

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<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

<sup>(2)</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>(3)</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>(4)</sup> See footnote 3

<sup>(5)</sup> See footnote 3