

# Cash ISA Application Form – Using Additional Permitted Subscription (APS) Allowance

You can only apply for a cash ISA using this application form if you have inherited an APS allowance from a deceased spouse or civil partner

Before completing the application please ensure that you have read the 'Key Features' contained within the Cash ISAs from Barclays brochure and the 'Terms and Conditions'.

## What is an Additional Permitted Subscription (APS) Allowance

When an ISA investor dies the surviving spouse or civil partner is entitled to make use of the APS allowance over and above the personal annual ISA allowance.

At Barclays, we ask that you open a new ISA to utilise the APS allowance.

The APS allowance is limited to the value of the deceased's ISA(s) as at their date of death, if this is before 6th April 2018. If the deceased's date of death is on or after 6th April 2018, the surviving spouse or civil partner also has the option to wait until the ISA(s) is closed and then claim an APS allowance equal to the value of the deceased's ISA(s) at the point of closure. This will usually be higher as we continue to pay tax-free interest into the ISA(s).

## Your Situation

Please mark one appropriate box below:

- I would like to open an APS cash ISA with Barclays and wish to use the APS allowance based on the ISA(s) my spouse/civil partner held with Barclays. ***Please complete this form fully.***
- I would like to open an APS cash ISA with Barclays and wish to use the APS allowance based on the ISA(s) my spouse/civil partner held with Barclays and other ISA provider(s). ***Please complete this form fully and also one Additional Permitted Subscription (APS) Allowance Transfer Request form (ref 9913816LP) for each ISA provider. Please note that no monies are transferred to Barclays – Barclays will be notified of the allowance available to you.***
- I would like to open an APS cash ISA with Barclays and wish to use the APS allowance based on the ISA(s) my spouse/civil partner held with other ISA provider(s). ***Please complete this form fully and also one Additional Permitted Subscription (APS) Allowance Transfer Request form (ref 9913816LP) for each ISA provider. Please note that no monies are transferred to Barclays – Barclays will be notified of the allowance available to you.***

***It is important to accurately complete all sections of the application form. Failure to do this may result in your application being invalidated and returned.***

**Please complete this form (using BLOCK CAPITALS).**

Do you already hold an account with Barclays Bank?

- Yes  Please go to Part 1 Type of account
- No  **If no**, we will need to take some identification from you before opening your ISA. After completion of this application please take it to your local branch along with your full passport or national identity card issued by a European Community country or a full UK driving licence, plus proof of your address(es) for the last three years – for example, a recent utility bill. This proof of address must be less than three months' old.

Please note that ALL parts of this application form must be completed.

**Your ISA cannot be opened if information is omitted.**

**Part 1 – Type of account**

I apply to open the following cash ISA to hold my “additional permitted subscriptions”

**Instant Cash ISA Issue 1**

**Flexible Cash ISA End Of Term interest option**

(issue available at the time, subject to availability)

**Flexible Cash ISA Monthly interest option**

(issue available at the time, subject to availability. Monthly interest cannot be paid back into this ISA or directly to any other ISA or Bond)

Please pay my **Flexible Cash ISA monthly interest** into my Barclays account:

Sort Code --

Account Number

or Please send interest by cheque made payable to the ISA Holder (Please tick if applicable)

If the type of account is not completed, we will open an Instant Cash ISA Issue 1 for you.

**Part 2 – Investor details**

Title: Mr  Mrs  Miss

Other  (please specify)

First name

Middle name(s) (if applicable)

Surname

Your permanent residential address

(We cannot accept a ‘care of’, PO Box or correspondence address.)

Postcode

We cannot process your application without your **Permanent National Insurance number** (if you have one).

You can obtain this from your P60, your employer or tax office. Your National Insurance number will normally end in A, B, C or D. We cannot accept temporary National Insurance numbers.

Do you have a Permanent National Insurance number?

No  Yes

Please write in the number

We cannot process your application without your **date of birth**.

Date of birth  DD/MM/YYYY

**Part 3 – Details of the Deceased**

Title: Mr  Mrs  Miss

Other  (please specify)

First name

Middle name(s) (if applicable)

Surname

I declare that the deceased’s permanent address was

Postcode

Permanent National Insurance number (if known)

or confirmation that the deceased did not have one

Date of birth  DD/MM/YYYY

Date of marriage or civil partnership between the investor and the deceased  DD/MM/YYYY

Date of death  DD/MM/YYYY

**Part 4 – Additional Permitted Subscription (APS) details**

**Initial deposit**

Please tick the appropriate box below and give details as requested.

I (the investor) wish to subscribe

£

from my APS allowance in respect of the deceased and wish to make my subscription to an APS cash ISA.

I wish to deposit by:

**Funds transfer:** Please immediately transfer the amount entered above from my Barclays account **(this must be a non-ISA product held with Barclays in YOUR name).**

Sort Code --

Account Number

**Cheque:** I enclose a cheque for the amount entered above, made payable in my name.

**Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance MUST be made to Barclays Bank UK PLC and be accompanied by an APS Eligibility Declaration.**

## Part 5 – APS Eligibility Declaration

This section must be completed to confirm the investor named on this application is eligible to make an additional permitted subscription to an ISA in respect of the deceased named on this application.

### I (the investor) declare that:

- I am the surviving spouse/civil partner of the deceased
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down)
- the subscription is made under the provisions of regulation 5DDA of the ISA regulations (this sets out the eligibility conditions and rules for these additional subscriptions, including the time limits and maximum value that may be subscribed)
- the subscription is being made within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, the 3 year time period commences on 6 April 2015)
- I am 16 years of age or over
- All subscriptions made, and to be made, belong to me.

### I authorise Barclays Bank UK PLC:

- To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
- 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 the information given is correct to the best of my knowledge and belief.

## How we use your personal data

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](http://barclays.co.uk/control-your-data) or you can request a copy from us.

## Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies 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. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- [callcredit.co.uk/crain](http://callcredit.co.uk/crain)
- [equifax.co.uk/crain](http://equifax.co.uk/crain)
- [experian.co.uk/crain](http://experian.co.uk/crain)

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/control-your-data](http://barclays.co.uk/control-your-data) or you can request a copy from us.

If you hold a **Power of Attorney** for the applicant named in part 2, please attach a certified copy or original of the Power of Attorney with the application form and tick the appropriate box below. (All documents will be returned.)

- I confirm that the investor named in part 2 is mentally incapable of making the application
- I confirm that the investor named in part 2 is physically incapable of making the application

Please note that a Power of Attorney granted for convenience is not acceptable. We can only accept applications signed by an Attorney where the investor is unable to complete the application by reason of mental or physical incapacity.

## Part 6 – Information on Financial Services Compensation Scheme

Barclays is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme. The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

As one of our regulators, the Prudential Regulation Authority requires us to give you the FSCS Information Sheet and accompanying Exclusions List to help you understand whether and how your deposits are protected. This information is included in the Cash ISAs from Barclays brochure. You should read the brochure carefully and then keep it safe for future reference.

I acknowledge I have received the Cash ISAs from Barclays brochure containing the Financial Services Compensation Scheme Information Sheet.

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

Signed

Date

**Part 7 – What to do once you have completed this form**

**Ensure all details have been completed clearly. Any information missing will delay your application being processed.**

If you already hold an account with Barclays Bank:

- Take this form, with your cheque if that is the method of payment you have chosen, to any branch of Barclays Bank UK PLC, or
- Post the form to ISA Processing Team, **Barclays Bank UK PLC, Leicester LE87 2BB**, but remember to enclose your cheque if that is the method of payment you have chosen.

If you DO NOT already hold an account with Barclays Bank:

- Take this form, with your cheque, to any branch of Barclays Bank UK PLC. Please also remember to take your driving licence or passport and proof of your current address and any previous addresses for the last 3 years.

Barclays offers a range of solutions to make your life easier. For information on our other products and services, visit our website [barclays.co.uk/personal](http://barclays.co.uk/personal) or visit your local branch.

**For branch use only – ISA application checks**

*Please refer to the ISA Servicing Helpdesk on bchat for any queries or search for “APS ISA” in KIT*

Customer system number

Customer has completed all fields

Customer’s residential address confirmed against customer system (and does not include care of, c/o or PO Box No)

Customer’s Permanent National Insurance number supplied (or customer has ticked ‘No’ for National Insurance number)

(Permanent National Insurance numbers normally end A, B, C, D. Temporary National Insurance numbers starting TN are not permitted)

Customer has signed and dated the application (Note: if the signature is not the applicants, it is only acceptable if the relevant Power of Attorney box is ticked)

Customer has confirmed receipt of Cash ISAs from Barclays brochure (Including FSCS Information Sheet)

I confirm that these checks have been completed

Name of branch staff

Staff Number

Branch Sort Code

Branch Telephone Number

Branch stamp

**You can get this in Braille, large print or audio by calling 0800 400 100\* (via Text Relay if appropriate) or by ordering online from [barclays.co.uk/accessibleservices](http://barclays.co.uk/accessibleservices)**

**Call monitoring and charges information**

\*Calls to 0800 numbers are free if made from a UK landline. Calls may be monitored and/or recorded for training and security purposes.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.