Suffolk Society

Building

Transfer a Junior ISA or Child Trust Fund.

Use this form to transfer a Junior ISA or Child Trust Fund from another provider. PLEASE USE BLOCK CAPITALS TO COMPLETE THIS FORM. ALL FIELDS WITH* ARE REQUIRED

User n	ame	User no.	
For office use only:	mer no Acount no.		
Child's personal details			
Title* Forename*	Middle name(s)	Surname*	
Address*			
		Postcode*	
Date of birth* National Insurance number (if they have one) or Child Trust Fund unique reference*			
Personal details of registered contact			
Title* Forename*	Middle name(s)	Surname*	
Address*			
Postcode*			
Date of birth*			
Account transfer details			
Current Provider*			
Current Provider's address*			
Account Reference*			
Transfer a Cash Junior ISA or Child Trust Fund			
I wish to close the above Junior ISA or Child Trust Fund and transfer the closing balance (please tick)			
If the transfer from the CTF is not successful, any JISA or CTF that has been opened on a provisional basis to accept the transfer			
will be invalid, and any subscriptions to the provisional JISA or CTF will be returned. The CTF status will remain intact.			
Transfer a Stocks & Shares Junior ISA or Child Trust Fund			
Close and transfer the full balance - I authorise my provider to sell the investments held in the above Junior ISA or Child Trust Fund and convert them to cash to transfer the closing balance (please tick)			
If the transfer is not successful, any JISA or CTF that has been opened on a provisional basis to accept the transfer will be invalid, and any			
subscriptions will be returned.			
Partially transfer a Junior ISA - you can choose to transfer part of the balance into a new Junior ISA (Cash) if your current provider allows partial transfers.			
I authorise the partial sum of £ to be transferred (please tick) I authorise my existing provider to supply Suffolk Building Society with any information concerning the account and to accept any instructions from			
them in relation to the account being transferred. Where a period of notice is required for closure I give my consent to either:			
Serve the full notice period before this instruction can be processed Maturity date (if applicable)			
OR			
Proceed immediately with the	transfer and bearing any consequential penalty which r	may be applied	
Declaration and signati	ıre		
I declare that I am the registered o	ontact on the above account		
Signature		Date	
Transfer Acceptance (to be completed by Suffolk Building Society)			
I, on behalf of Suffolk Building Society, am willing to accept this investor's Junior ISA/Child Trust Fund			
Signed on behalf of Suffolk Building Society Date			
Please send the funds by cheque, payable to the account holder, and a Transfer History form to the Savings Team to the address below.			

Suffolk Building Society, Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ 0330 123 0723 hello@suffolkbuildingsociety.co.uk suffolkbuildingsociety.co.uk

Financial Services Compensation Scheme – information sheet.



Protected

Basic information about the protection of your eligible deposits			
Eligible deposits in Suffolk Building Society are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹		
Limit protection:	£85,000 per depositor per bank/building society/credit union ² The following trading names are part of your bank/building society/credit union Suffolk Building Society.		
If you have more eligible deposits at the same bank/building society/credit union:	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000.²		
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³		
Reimbursement period in case of bank/ building society or credit union's failure:	10 working days.⁴		
Currency of reimbursement:	Pound Sterling (GBP, £)		
To contact Suffolk Building Society for enquiries relating to your account:	Suffolk Building Society, Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ Phone: 0330 123 0723, Email hello@suffolkbuildingsociety.co.uk, Web www.suffolkbuildingsociety.co.uk		
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Phone: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk		
More information:	http://www.fscs.org.uk		

Additional information (all or some of the below)

¹Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union 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, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union 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, building society or credit union operates under different trading names. Suffolk Building Society does not trade under any other name. This means that all deposits with Suffolk Building Society 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 deposits become legally transferable. These are eligible deposits connected with certain events including:

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



Additional information continued

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, Phone: 0800 678 1100 or 020 77414100, 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 case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

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, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account. If you or your organisation move into an exclusion, please let us know as soon as possible.

Exclusion List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have ever been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- · collective investment undertaking
- pension or retirement fund¹
 public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² 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.
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.3
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.3
- (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.5
- It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

- ¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.
- ² 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.
- ³ Under the Companies Act 1985 or Companies Act 2006.
- ⁴ See footnote 3.
- 5 See footnote 3.

