

PLEASE COMPLETE ALL SECTIONS USING BLOCK CAPITALS

Please invest £ in accordance with the Rules and Terms & Conditions of the Society in a Progressive Building Society Individual Savings Account (Mini Cash).

Personal details

Mr Mrs Miss Ms Other

Forenames

Surname

Full Permanent Residential Address

Postcode

Full Correspondence Address (if different from above)

Postcode

Home Tel. No.

Mother's Maiden Name (Security Identifier)

Your Place of Birth (Security Identifier)

Do you have any existing accounts with the Society? Yes No
 If Yes, please provide your account number if known.

Occupation Details

Occupation

INTEREST INSTRUCTIONS

Please add interest to the account

Please transfer interest to Progressive Investment Account

Account Number - -

in the name of

Please pay interest to the following Bank/Building Society

Name
 Address

 Postcode

Sort Code

Account Number

Account Name/Reference

DECLARATIONS

Do You Have a National Insurance (N.I.) Number?

Tick one box: Yes No

If Yes:

Please enter it here

(You should be able to find your NI number on a payslip, form P45 or P60, a letter from the Inland Revenue, a letter from the DSS, or pension order book.)

DATE OF BIRTH

(Please enter in all cases)

I apply to subscribe for a Mini Cash ISA for the tax year

...../..... and each subsequent year until further notice.

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, to a maxi ISA or to another mini cash ISA in the same year that I subscribe to this mini ISA.
- I am resident and ordinarily 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, to a person who performs such duties.
- I will inform Progressive Building Society if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I AUTHORISE PROGRESSIVE BUILDING SOCIETY

- 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; and
- On my written request to transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

I AGREE TO THE ISA TERMS AND CONDITIONS

I acknowledge receipt of a copy of the Society's latest Summary Financial Statement and Terms and Conditions. I accept the Terms and Conditions of the category in which this investment is made.

- The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
- Except for cash deposits/National Savings products in cash components and insurance policies held in insurance components with an insurer who is also the ISA manager, the title to the ISA investments will be registered in
 - the name of the ISA manager
 - the name of the ISA manager's nominee
 - jointly in the name of the ISA manager and the investor, or
 - jointly in the name of the ISA manager's nominee and the investor
- Except for insurance policies held in insurance components with an insurer who is also an ISA manager, share certificates or other documents evidencing title to ISA investments will be held by the ISA manager or as the ISA manager may direct.
- The ISA manager will arrange, if the investor elects, for the investor to receive a copy of the annual report and accounts issued by every company or other concern in respect of shares, securities or units which are held directly in the ISA.
- Except for cash deposits/National Savings products in cash components and insurance policies held in insurance components, the ISA manager is under an obligation (subject to any provision made by or under any other enactment), if the investor so elects, to arrange for the investor to be able - to attend shareholders', securities holders' or unit holders' meetings to vote, and to receive, in addition to the annual report and accounts, any other information issued to shareholders, securities holders or unit holders.
- The ISA manager will satisfy himself that any person to whom he delegates any of his functions or responsibilities under the terms agreed

with the investor is competent to carry out those functions and responsibilities.

- On the instructions of the investor and within the time stipulated by the investor, an ISA or part of an ISA, shall be transferred to another ISA manager.
- On the instructions of the investor and within the time stipulated by the investor, all or part of the investments held in the ISA and proceeds arising from those investments shall be transferred or paid to the investor.
- The ISA manager must notify the investor if, by reason of any failure to satisfy the provisions of the ISA regulations, an ISA has, or will, become void.

THE INLAND REVENUE ADVISE THAT FALSE STATEMENTS MAY RESULT IN PENALTIES OR PROSECUTION

AGREEMENT TO ASSIGN WINDFALLS TO CHARITY

Note: This Agreement does not apply to you if (i) you have held shares in the Society at all times since 31 March 2000 or (ii) you have already entered into an agreement in either the same or similar terms with the Society and have held shares in the Society continuously since the date the account for which you were then applying was opened or (iii) you are, in respect of the account for which you are now applying, in one of the other groups of people that the Society has decided should be exempt*.

1 I agree with the Society that I will assign to the **selected charity** my right to receive any **windfall benefits**. I authorise the Society and any **successor** to pass any **windfall benefits** direct to the **selected charity** (or to any other registered charity which the **selected charity** may nominate) without giving any notice to me. I understand that the **selected charity** will have the benefit of this Agreement, and that neither it nor the Society will release me from it or vary its terms, even if the Society decides at some stage in the future that new shareholding members generally will not be required to enter into similar agreements. I authorise the Society to give the **selected charity** any information about me and any account that I have with the Society (either now or in the future) but only if the **selected charity** reasonably needs it for any purpose arising out of this Agreement. I understand that if the Society no longer exists following a merger with another building society, this Agreement will still apply between me and the other society.

2 In this Agreement:

- (a) "**selected charity**" means the Charities Aid Foundation or, if it ceases to be registered as a charity, any other registered charity selected by it;
- (b) "**windfall benefits**" means any benefits which I may become entitled to as a shareholding member of the Society under the terms of any future transfer of the Society's business to a **successor** (i.e. on a conversion or take-over), where the transfer to the **successor** is publicly announced within five years of the day on which I become a holder (either sole or joint) of the account for which I am now applying (or such shorter period as applies to me if I am in one of the groups of people that the Society has decided do not need to agree to the usual five year period*). The expression "**windfall benefits**" does not include either (i) the right to have savings in a share account with the Society replaced by savings in a deposit account with the **successor** or (ii) if I am in one of the groups of people that the Society has decided may keep some or all benefits*, those benefits which the Society has decided I may keep and;
- (c) "**successor**" means any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).

* Details of these groups and (where applicable) the shorter periods that apply and the benefits that may be kept are available from the Society. The number and composition of the groups may be changed from time to time but no change will apply retrospectively.

DATA PROTECTION ACT 1998

I agree that Progressive Building Society may hold all information obtained on computer or manually and may process or disclose that information to, administer and maintain my records, to ensure that the service offered continues to be appropriate for my needs, to respond to any queries in connection with my account, to update its systems for enhanced service provision to me, disclose information about me to the Society's legal representatives for the purpose of collecting my debts to the Society, keeping me informed about other products and services offered by the Society, use the information for the purposes of research and statistical analysis, develop products and services, use the information for internal customer service monitoring, disclose information to regulatory authorities in response to formal requests, disclose information in response to legislative/court orders, for making lending decisions, for tracing debtors, and for the prevention of fraud.

If you do not wish to receive from the Society information for marketing purposes about other products and services please tick this box.

You may request details of the information that we hold about you and the purposes for which it is held subject to payment of a fee.

An information leaflet on the Data Protection Act 1998 is available from Head Office or any branch of the Society.

We may do a search to verify your identity. This involves checking the details you supply against those held on any databases Experian - the credit reference agency - has access to. This includes information from the Electoral Register and fraud prevention agencies. We will use scoring methods to verify your identity. A record of this search will be kept and may be used to help other companies to verify your identity. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this and share this information with other organisations.

I declare that the information given is correct to the best of my knowledge and belief.
I have read the Declaration and Agreement above and accept its terms and conditions.

Signature:

Date:

PERSONAL IDENTIFICATION AND PROOF OF YOUR HOME ADDRESS WILL BE REQUIRED WHEN YOU OPEN A NEW ACCOUNT

Changes in the Society's interest rates will tend to follow movements in the Bank of England repo rate but there may be exceptions to this. An exception may arise, for example, due to a change in the competitiveness of a product or its underlying profitability.

FOR BRANCH USE ONLY

Account No. - -

Date Opened

Customer No.

Form of ID Produced	Ref. No./Serial No.	Original Document Checked & Copied	Issue Date/Valid Until	Cashier's Initials

IF POSTAL APPLICATION PLEASE TICK

INVESTOR EXEMPT FROM CHARITABLE ASSIGNMENT

FOR HEAD OFFICE USE ONLY

Form Checked on By

PID & AV Check By

Branch/Agent



PROGRESSIVE BUILDING SOCIETY

HEAD OFFICE

Progressive House, 33/37 Wellington Place,
Belfast BT1 6HH. Tel: (028) 9024 4926 Fax: (028) 9033 0431

Progressive Building Society is authorised and regulated by the Financial Services Authority (FSA), and is entered in its Register under number 161841. The Society is a member of the Building Societies Association and subscribes to the Banking Code.

Progressive Building Society is a participant in the Financial Services Compensation Scheme. Payments under the scheme are limited to a maximum of £31,700, that is 100% of the first £2,000 of an investor's total shares and/or deposits in a society, and 90% of the next £33,000. Most investors are covered, including individuals and small firms. A small number of categories of shares and deposits are not covered. Although most shares and deposits are denominated in sterling, all other currencies are covered. Further details are available on request from the Society.

The Society has an internal complaints procedure. Complaints we cannot resolve may be referred to the Financial Ombudsman Service. The Society is authorised for Trustee Investment.

Unless otherwise agreed, Northern Irish law will apply and all communications and documentation in relation to this contract will be in English.

Northern Ireland's Building Society
with Branches & Agents across the Province
www.theprogressive.com

Individual Savings Account Mini Cash Application Form



PROGRESSIVE BUILDING SOCIETY