

Before you apply

A Lifetime ISA (LISA) is designed for saving towards buying your first home or towards retirement. Make sure you have read and understood the Key Information Document and Terms & Conditions of this product before making your application. *Before you apply, you should make sure that this product is right for you:*

- You're aged between 18 and 39
 - You want to save up to £4,000 each tax year towards buying your first home or helping to fund your retirement
 - If using the LISA for retirement you should consider when you plan to retire and any other provisions you're making for retirement such as contributions to a pension. You can only contribute to your LISA until the age of 50 and you accept that you will not be able to access your money until you are aged 60
 - If using the LISA to purchase your first home, you have not purchased a property in the UK before and the value of the intended property must be less than £450,000
 - A 25% government bonus will be applied to the amount you pay into your LISA up to £1,000 per tax year.
- For example, if you pay £4,000, you will receive a bonus of £1,000, making your LISA balance £5,000. If you pay £100, you will receive a bonus of £25, making your LISA balance £125
- A 25% government withdrawal charge will apply if you:
 - make a withdrawal within the first 12 months of the first payment into your LISA for any reason, even if it's to buy your first home
 - make a withdrawal before your 60th birthday, unless it's to buy your first home
 - Where a 25% government withdrawal charge applies, this will be on the amount withdrawn not just the government bonus so you'll get back less than paid in.

As part of our application checking process, we may undertake a search with ID3 Global for the purposes of verifying your identity. To do so ID3 Global may check the details you supply against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes. A record of the search will be retained but this will have no effect on your credit score.

Application checklist


Section 1 (p2)

Complete this section with your name and contact details. You will also need your National Insurance number, which can be found on a payslip, P45/P60 form a pension order book or tax return.


Section 2 (p2)

Details of the type of ISA you are transferring to us.

Section 3 (p3)

You will need to sign and date your instruction to transfer your exiting ISA to us. We will send page 2 and 3 of this form to your current ISA provider to request the transfer.


Section 4

This section is for Unity Mutual to sign and date.


Section 5 & 6

You can set up a regular Direct Debit from £10 per month or £120 a year, or make a lump sum payment by cheque or bank transfer.


Section 7 (p4)

This section describes how and in what circumstances we will use the personal information you give to us. It also gives you the opportunity to tell us whether or not you would like to receive newsletters and information about our other products and services, and to indicate your communication preferences if so.


Section 8 (p4)

Please read the declaration in full and once you have completed the application form, sign and date it in the space provided.


Section 9 (p4)

If someone has recommended you or if you have a promotional code then you can add it here and let us know how you heard about us.

What to do next

If you have read all the information and are ready to apply, simply complete this form and return to: **FREEPOST UNITY MUTUAL**
(Please note, this is the full address)

If you have any questions whilst completing this form you can contact us on:



0161 2144 628



sales@unitymutual.co.uk



www.unitymutual.co.uk

Ready to apply

Please complete this form if you wish to transfer to our Lifetime ISA. If you would like any help you can contact us on **0161 214 4650**. If you wish to make additional contributions to your Lifetime ISA please also complete Sections 5 and 6. We will work with your current ISA provider to do the transfer as quickly as possible. Once completed, please return the form to freepost address: **FREEPOST UNITY MUTUAL**

1. I apply to open a Lifetime ISA:

Title	First name		
Middle name(s)	Last name		
Date of birth	dd/mm/yy	NI number*	
Nationality	Are you a UK resident	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Current address			
	Post code		
Previous address*			
	Previous post code		
How long did you live at this address?	From	dd/mm/yy	To
		dd/mm/yy	
Telephone	Mobile		
Email			
Can we use this Email address to send your documentation to?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

*National Insurance number. You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, or a letter from the Department of Work & Pensions.

*Required if you have lived at your current address less than 3 years.

2. Details of the Account being transferred:

Current LISA/ISA Account Number	Name of current provider		
Provider address			
	Post code		
Type of Account	Lifetime ISA <input type="checkbox"/>	Cash ISA* <input type="checkbox"/>	Stocks & Shares ISA* <input type="checkbox"/>
	Innovative Finance ISA* <input type="checkbox"/>	Help to Buy ISA* <input type="checkbox"/>	
*If you are transferring from anything other than a Lifetime ISA, this will be treated as a Lifetime ISA subscription for the current tax year. You can only transfer up to the £4,000 annual Lifetime ISA subscription limit. amount.			
Have you subscribed to your existing ISA in the current tax year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, how much? £
If transferring from the current tax year you must transfer the full amount.			
Do you wish to transfer the whole balance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, how much? £
Please note: Your existing provider may have specific rules around transferring your existing ISA. They may also need you to give them specific information before the transfer can go ahead. Please check with your existing ISA provider if you are not sure about this.			

3. Transfer Instruction

I authorise my existing ISA provider as specified overleaf to sell investments and transfer the ISA in cash (account number above) to Unity Mutual. I authorise my existing ISA provider to provide Unity Mutual with any information concerning my ISA and to accept any instruction from them relating to the ISA being transferred.


Where I must give notice to close or transfer part of the existing Stocks & Shares ISA, or the existing Stocks & Shares ISA contains an investment which is designed and intended to be held for full term and has yet to reach redemption, I instruct my existing ISA provider to either (tick the appropriate box):

No notice required for transfer of closure.

Where I must give notice to close or transfer part of the existing ISA in accordance with the terms and conditions applying to that account, or the existing ISA contains a fixed-term deposit that has not reached its maturity date, I instruct my existing ISA provider to either:

Wait for the full notice period to end or wait until the maturity date (whichever is relevant) before going ahead with this transfer;

or; Carry out the transfer as soon as possible - I will accept any loss of interest or exit charges that may be applied in accordance with the terms and conditions applying to that account.

Sign Here 

Date *dd/mm/yy*

4. Transfer Acceptance (to be completed by Unity Mutual)

We are willing to accept this ISA transfer in line with the customer's instructions above, as long as the value is transferred as cash. We deem the date shown to be the transfer date of this ISA:

Signature on behalf of Unity Mutual



Retain for Direct Debit Guarantee

5. Making payments

The current Lifetime ISA subscription limit is £4,000 per tax year, which will form part of your overall ISA allowance.

5a. Lump Sum payment

If you would like to make a lump sum payment, choose whether you would like to pay by bank transfer or by cheque:

Payment method	<input type="checkbox"/> cheque	<input type="checkbox"/> bank transfer	Lump sum amount	£	<i>*minimum amount is £25</i>
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Bank Transfer: Account name: **Unity Mutual One** Sort Code: **30-95-42** Account: **7 2 6 0 2 1 6 8** Please use your name as a reference.

Cheque: Please make your cheque payable to **Unity Mutual** and enclose it with your application form.

5b. Regular Direct Debit

If you would like to set up a regular payment, choose if you would like to pay monthly/yearly and how much you would like to pay:

<input type="checkbox"/> Monthly Collection date <input type="checkbox"/> 1st <input type="checkbox"/> 15th <i>Choose one</i> <input type="checkbox"/> £25 <input type="checkbox"/> £30 <input type="checkbox"/> £40 <input type="checkbox"/> £50 <input type="checkbox"/> £100 Other £ <input type="text"/> <i>*minimum monthly amount is £10</i>	or	<input type="checkbox"/> Yearly Collection date <input type="checkbox"/> 1st <input type="checkbox"/> 15th <i>Choose one</i> <input type="checkbox"/> £300 <input type="checkbox"/> £500 <input type="checkbox"/> £600 <input type="checkbox"/> £800 <input type="checkbox"/> £1,000 Other £ <input type="text"/> <i>*minimum yearly amount is £120</i>
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6. Instruction to your bank or building society to pay by Direct Debit



Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form and send it to:

Unity Mutual, Oddfellows House, 184-186 Deansgate, Manchester, M3 3WB
 Name and full postal address of your Bank or Building Society

To: The Manager	Bank/building society
Address	
Postcode	

Name(s) of Account Holder(s)

Bank/Building Society account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Branch Sort Code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Service user number

<input type="text" value="8"/>	<input type="text" value="4"/>	<input type="text" value="0"/>	<input type="text" value="4"/>	<input type="text" value="8"/>	<input type="text" value="2"/>
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Reference

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Instruction to your Bank or Building Society

Please pay Unity Mutual Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Unity Mutual and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

<input type="text"/>

Date

<input type="text"/>

DDI 8 5/15

Banks and Building Societies may not accept Direct Debit Instructions for some types of account. This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Unity Mutual will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Unity Mutual to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Unity Mutual or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Unity Mutual asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



7. How your information will be used

The information you provide within this application form is used to process your application and administrate your Lifetime ISA and will be stored and processed in line with General Data Protection Regulations.

As a policyholder of Unity Mutual we may wish to contact you in the future with information in relation to products that we believe may be of interest to you. These communications will relate to products and services that we offer that are similar or complimentary to the policy you hold with us. Please rest assured we will never share your data with any third party without your consent.

Your data is processed on a legitimate interest basis in relation to the communications you will receive. For more information on how your data is processed and looked after please visit our Privacy Notice at unitymutual.co.uk/privacy

Would you like to receive information and offers about our products & services?

If you would like to hear about latest offers and information about our products and services please tick the appropriate boxes:

Email Post Phone Text Message

Your preferences will remain in place until you let us know otherwise. You can update us at any time, opting in or out of marketing, or change the ways in which you would prefer us to contact you. You can update your marketing preferences by contacting us directly.

8. Declaration - please ensure you sign and date this section

8a. I declare that:

- I am aged between 18 and 39;
- All subscriptions made, and to be made belong to me;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a Cash ISA, a Stocks & Shares ISA, an Innovative Finance ISA and a Lifetime ISA in the same tax year;
- I have not subscribed and will not subscribe to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA;
- I have not made current year payments, or transfers from a Help to Buy: ISA, and will not make current year payments or transfers from a Help to Buy: ISA, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA; and
- 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 Unity Mutual 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.

8b. I authorise Unity Mutual:

- To hold my subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- To make on my behalf any claims to relief from tax in respect of ISA investments.
- to submit Lifetime ISA bonus claims to HMRC on my behalf;
- to withhold and deduct from a balance in the Lifetime ISA and to pay to HMRC any charges due on withdrawals; and
- to undertake a search with ID3 Global for the purposes of verifying my identity. To do so ID3 Global may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained for legal and regulatory purposes.

8c. I agree to inform Unity Mutual in writing immediately of any changes in my details.

8d. I have read and understand the Key Information Document and Terms & Conditions of this product.

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

Sign Here



Date dd/mm/yy

9. Further information

Promo code

How did you hear about us?

Once completed, please return the form to freepost address: **FREEPOST UNITY MUTUAL**