

By opening this account you declare that

- All cash payments made, and to be made, belong to you
- You are either:
 - 18 years of age or over and under 40, or
 - the account is being opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase.
- You have not subscribed/made payments, and will not subscribe/make payments more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year.
- You have not made current year payments, and will not make current year payments, that exceed the Lifetime ISA payment limit.
- You have not subscribed and will not subscribe to another Lifetime ISA in the same tax year that you subscribe to this Lifetime ISA.
- You 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 you subscribe to this Lifetime ISA.
- This declaration shall have effect for each year in which you make a payment to the account.
- You agree to the Lifetime ISA terms & conditions; and
- (Other than for accounts opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase) you are 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 & Pension) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, you are married to, or in a civil partnership with, a person who performs such duties. You will inform Skipton Building Society if you 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.

You authorise Skipton Building Society to: a) hold your cash subscription, ISA investments, interest, dividends and any other rights or proceeds (including any Lifetime ISA government bonus) in respect of those investments and any other cash, b) make on your behalf any claims to relief from tax in respect of ISA investments, c) submit Lifetime ISA bonus claims to HMRC on your behalf, d) withhold and deduct from a balance in the Lifetime ISA and pay to HMRC any charges due on withdrawals, and e) make a record in writing in accordance with regulation 12B paragraph 7(a) of the Individual Savings Account Regulations where required to do so.

You declare that this application has been completed correctly to the best of your knowledge and belief.



Call 0345 850 1722



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch