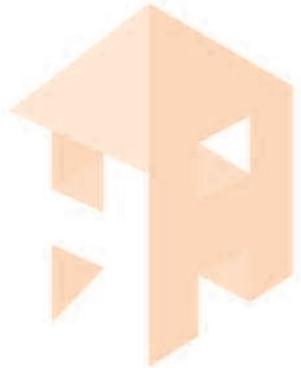


21 Club Account

STUDENT & YOUNG SAVERS



Save for today
Save for tomorrow



21 Club Account

Anyone between the ages of 18 and 21 can open a 21 Club savings account. It will be of particular interest to those savers with maturing 18 Club accounts as they can continue to be a member of the society and receive an attractive rate of interest.

How much can I save?

You only need £1 to open an account. The minimum investment level must be maintained for the account to remain open.

If you are an existing 18 Club account holder then you may transfer all or part of the balance and interest from your account. Further amounts can be added to the account at any time without restriction.

The maximum investment is £100,000. The account may not be held jointly.

A passbook will give you a record of the transactions that you have carried out. Please

present it every time you pay into your account or make a withdrawal.

How is interest paid?

This account offers a variable rate of interest. Interest is calculated on a daily basis and credited to the account annually on or about 31st December.

Interest will be paid net of income tax at the rate required by law, or subject to the required certification, gross.

Some 21 Club account holders may be able to receive interest gross – for example, if you are still receiving full-time education.

Full information on how you can receive interest without tax being deducted is available on request.

Paying money in

Money can be added to your account by any of the following methods:

- *Cash (up to £3,000 per day) or cheques can be paid in over the counter*
- *You can ask your bank to arrange a direct transfer once your account has been opened*
- *You may also pay cheques into your account by post*

Our Freepost address is:

**FREEPOST SB165, Harpenden Building Society,
14 Station Road, Harpenden, Herts, AL5 4BR**

When making cheques payable to Harpenden Building Society you should also include the name of the person(s) into whose account the money is being paid (e.g. Harpenden Building Society – Account holder's name).

If you are paying cheques into your account they will take six working days to clear from the day after receipt. You will also earn interest from the day after receipt.

Taking money out

A maximum of three withdrawals are allowed in each 12 month period following the opening of the account without notice or penalty, including closure.

You can withdraw up to £250 in cash per day over the counter or a maximum of £10,000 by cheque per day.

If you would like a cheque for a larger amount, please let us know in advance as special



arrangements may need to be made.

In instances where three withdrawals have already been made during the current 12 month period then closure can not take place until the start of the next 12 month period.

Following closure the 21 Club account cannot be re-opened during the following 12 month period.

What happens on your 21st birthday?

We will write to you before your 21st birthday when you will be given the choice of receiving a cheque for either all or part of the funds,

plus interest, or to transfer all or part of the funds, plus interest, into any other type of account operated by the Society at the time.

If the Society does not receive any instructions from the account holder within 60 days of writing then the whole amount plus interest will be transferred to either an Escalator or Hertfordshares account, dependant on the balance.



Opening an account

Simply complete the attached Application and Declaration forms and return with your initial deposit.

Identification

In order to comply with money laundering regulations, identification will be required if you do not already have a savings or mortgage account with the Harpenden Building Society.

If you are applying at a Branch you will need to provide one original document from each of the groups detailed for each holder.

If you are opening your account by post you will normally need to produce two original documents for each account holder from each group.

signed this Contract

Jane Smith
SIGNATURE

GROUP A – PROOF OF NAME

- *Current full passport*
- *Current U.K. photo-card driving licence, with counterpart slip*
- *Known employer's identity card with photo*
- *Armed Forces identity card*
- *HM Revenue and Customs Notice of Coding (less than 12 months old)*
- *Letter from Benefits Agency (less than 12 months old)*
- *National Insurance card*

GROUP B – PROOF OF ADDRESS

- *Mortgage Statement (less than 12 months old)*
- *Utility Bill (less than 3 months old)*
– *mobile phone bills are not accepted*
- *Council Tax bill (less than 12 months old)*
- *Bank or credit card statement (less than 3 months old)*

Please contact the Society if you are unable to produce any of the items from the groups as there may be other forms of identification you can use.

If you are opening your account by post then please send us certified copies of those documents you are providing from Group A - Proof of Name. Please do not send original documents to us in the post.

The certified copies must be clearly legible and include the relevant pages of the documents. The copies must show the printed name, address and profession of a UK lawyer, banker, authorised financial intermediary, accountant, teacher, doctor or post master/sub-postmaster together with the date and their signature against the wording, "certified to be a true copy of the original".

Application Form: 21 Club Account

I enclose: £ to open a 21 Club Account

Where did you hear about Harpenden Building Society?

If the account is being opened on behalf of a trust, the trustees' names should be shown in full, also the name of the trust should be quoted.

Account holder's details

Title: Surname:

First Names:
(in full)

Date of Birth:
(must be entered)

Permanent residential address:

Postcode: (must be entered):

Telephone:

Name and address for communication (if different from the above)

Title: Surname:

First Names:
(in full)

Permanent residential address:

Postcode: (must be entered)

Telephone:

Interest Instructions: I require interest to be: (please tick one)

1. Added to the account: 2. Paid into my bank:

Account No.:

at:

Bank plc

Address of bank:

Sort code:

IMPORTANT: PLEASE READ AND SIGN THE DECLARATION OVERLEAF 

For Office Use only

Branch/Agency:

ID:

R85 Received:

Reg:

Date Opened:

Initials:

Customer Number:

Date Checked:

Initials:

Agreement to assign and investor declaration

AGREEMENT TO ASSIGN

If you had a share account or a mortgage with the Society on 30th April, 2000 and have kept an account continuously since that date, the wording in paragraphs 1 to 3 below does not apply to you, however it must not be deleted. Please list your share and mortgage account number(s)

1. By applying to open a share account on or after 1st May, 2000 I agree with the Society and the Charities Aid Foundation ("the CAF") that I will assign to the CAF [or to any charity(ies) nominated by it or by the Society under the provisions of a deed dated 28th April, 2000 between the Society and the CAF, in which case references to the CAF shall include references to any other charity(ies), but to no other person] the rights to any relevant conversion benefits [defined below]. This obligation will not apply to me if I fall within any class of persons which, as at today's date, the Society wishes to be excluded from such obligation. This agreement is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to me. I understand that neither the Society nor the CAF will release me from this agreement or vary its terms and I will continue to be bound by the above condition even if the Society decides at some time in the future [and announces any such decision by press release or otherwise] that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
2. (a) "Relevant conversion benefits" means any benefits to which I might become entitled as a shareholding member of the Society under the terms of any future transfer of the Society's business to a company [i.e. on a conversion or takeover] which is completed at any time within the five years immediately following the date on which my share account is opened [or, if applicable, the shorter period as set out in the list available from the Society's Secretary]. "Relevant conversion benefits" does not include the statutory right to have shares in the Society [including any balances on share accounts] converted into deposits with the company on a conversion or takeover. (b) If the Society merges with any other Society, after the date of such merger the "Society" includes such other society.
3. I authorise the Society to pass to the CAF such information relating to me and my accounts with the Society as the CAF may reasonably require in order to administer this agreement to assign and the relevant conversion benefits and for no other purpose. I consent to both the Society and the CAF holding and processing such information for such purposes.
4. A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign or in respect of which a shorter period applies [which list may change from time to time but not with retrospective effect] is available on request from the Society's Secretary at its principal office.

DATA PROTECTION

Information which you provide to the Harpenden Building Society or that is obtained by us through our dealings with you may be held on our computers and in other ways and used by us to administer your account, for statistical analysis, for debt collection and fraud prevention and to bring to your attention (by mail, telephone, email or otherwise) products or services of the Harpenden Building Society or other selected suppliers which may be of interest to you. With respect to your agreement to assign, to the Charities Aid Foundation or its successor(s) ("the CAF"), your rights to any relevant conversion benefits, we will pass on to the CAF such limited information relating to you and your account as may be necessary to fulfil your agreement to assign. Such information shall only be passed on to CAF in the event that the Harpenden Building Society is to transfer its business to a company (i.e. on a conversion or takeover).

CONSENT

I have read the above section entitled Data Protection. By signing this form I consent to the uses and disclosures of information listed. If you do not wish your information to be used for marketing purposes, please tick this box.

INVESTOR DECLARATION

1. I hereby declare that the sum shown on the Application Form is being invested in Harpenden Building Society by me in a 21 Club account.
2. **Trustees** (delete if not applicable). We hereby declare that:
 - (a) the sum shown on the Application form is being invested in Harpenden Building Society by us as Trustees (and not as nominees) and that, to the best of our knowledge and belief, no person who is not an individual has any interest in the income therefrom,
 - (b) the income therefrom is not income within section 16 Finance Act 1973 (discretionary and accumulation trusts) as defined in subsection (2) of that section,
 - (c) this is not a trust whose income is wholly or partly exempt from income tax by reason of the enactments mentioned in section 6(3) Finance Act 1975 (pension funds), and
 - (d) all signatures will be required for withdrawals.
3. I have read the information available from the Society for this investment and accept the terms thereof.
4. I also agree to be bound by the Rules of the Society.

Signature:

Date:

Customer Service

If you have reason to complain about the service that you receive you should contact the Office Manager at your local branch either by telephone or in writing.

Full details of the complaints procedure can be found in the General Terms and Conditions for Retail Savings Accounts.

This product information should be read in conjunction with the separate Interest Rate Leaflets and General Terms and Conditions for Retail Savings Accounts

Harpenden Building Society is authorised for investments by Trustees and is a member of the Building Societies Association

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