



ZURICH®

# Guaranteed Capital Account 16

## Application form

### Accountholder 1 details

Full name (inc. title)

Address

Post code

Date of birth

Tel. no.  
(Day)

Tel. no.  
(Evening)

Email

### Accountholder 2 details

Full name (inc. title)

Address

Post code

Date of birth

Tel. no.  
(Day)

Tel. no.  
(Evening)

Email

### Your details (if you are making an application on behalf of someone else\*)

Full name (inc. title)

Address

Post code

Tel. no.  
(Day)

Tel. no.  
(Evening)

Email

\*If you're making an application on behalf of someone who is under 16, please send a certified copy of their birth certificate or passport. These can be certified by a financial adviser, solicitor, banker, accountant, post or sub postmaster/mistress, someone who works for a government department, a mortgage broker, minister of religion or teacher. They must sign 'original seen', date, print their name, address and profession and also a contact telephone number on the certified copy.

## Investment information

I/We would like to invest a total amount of £  in the Guaranteed Capital Account 16,

of which I (Accountholder 1)

would like to invest £  in the Mini Cash ISA (max £3,000)

and I (Accountholder 2)

would like to invest £  in the Mini Cash ISA (max £3,000)

Please make your cheque(s) payable to 'Dunbar Bank plc re: accountholder 1 (and accountholder 2 if applicable)' e.g. Dunbar Bank plc re: Mrs J Smith/Mr P Smith.

Bank/building society cheques should also be made payable to 'Dunbar Bank plc re: accountholder 1 (and accountholder 2 if applicable)' and the bank/building society should print their accountholder's name and account number on the cheque. If this is not possible please contact us for advice as to the documentation we will need to enable us to confirm your identity.

All applicants must sign this Declaration.

## Declaration

Please note by signing this form you agree to the following:

- You agree to be bound by Dunbar Bank plc's Terms and Conditions for the Guaranteed Capital Account 16. If you would like another copy before you sign, please contact Dunbar Bank on 0207 758 7431.
- You have read and understood all points on this application form.

Considering your circumstances and other financial arrangements, please confirm that you're happy to invest these funds for up to five-and-a-half years.

Please confirm you understand that:

- the minimum return at maturity is your original capital investment, less fees for any early withdrawals made
- any return depends on the growth of the FTSE 100 Index and could be less than on a traditional bank or building society account
- if the FTSE 100 grows by at least 30% at the end of the first three years, your account will close early and you will get your original investment back, less fees for any early withdrawals plus 30% gross interest otherwise your account will run for five-and-a-half years
- any return above your original investment is taxable interest, and we'll deduct tax at the basic rate unless you qualify as a non-taxpayer and you complete and return the relevant Inland Revenue form
- if you die during the term of the account, the executors of your estate can opt to receive the balance back, less any withdrawals made, or leave it invested
- although you can withdraw money during the term of the account, there will be a fee for doing so, which could be substantial. Therefore you will get back less than you invested and no interest will have been earned on the amounts withdrawn early.

You may have other financial needs that could or should take priority over this investment. If you need a full financial review to think about all other aspects of financial planning, please contact your usual adviser.

Signed

Signed

Date

Signatures of all accountholders. If the accountholder is under 16, please sign the box on their behalf.

The Zurich Financial Services group may use your personal details for marketing purposes. Please tick here if you do not wish us to do this.

By submitting this form you will be indicating your consent to receiving email marketing messages from us unless you have indicated an objection to receiving such messages by ticking the above box.

Only sign this Declaration if you are investing in the Mini Cash ISA.

### First accountholder Mini Cash ISA declaration

You will need to sign below if you are investing in the Mini Cash ISA. Please make sure you have signed the declaration for the Guaranteed Capital Account 16 on the page opposite.

I apply to subscribe to a Mini Cash ISA for the tax year 2007/08 and I declare that:

- The subscription made belongs to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe to a Maxi ISA or another Mini Cash ISA in the 2007/08 tax year; and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, perform duties which, by virtue of Section 132(4)(a) of the Income and Corporation Taxes Act 1988 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to a person who performs such duties. I will inform Dunbar Bank plc if I cease to be so resident and ordinarily resident or to perform such duties or be married to a person who performs such duties.

I authorise Dunbar Bank plc to hold my cash subscription and interest. I agree to the Guaranteed Capital Account 16 terms and conditions. I declare that this application form has been completed to the best of my knowledge and belief.

National Insurance number

You should be able to find your NI number on a payslip, a letter from HM Revenue & Customs, a letter from the DSS or Pension Services.

Signed

Date

Only sign this Declaration if you are investing in the Mini Cash ISA.

### Second accountholder Mini Cash ISA declaration

You will need to sign below if you are investing in the Mini Cash ISA. Please make sure you have signed the declaration for the Guaranteed Capital Account 16 on the page opposite.

I apply to subscribe to a Mini Cash ISA for the tax year 2007/08 and I declare that:

- The subscription made belongs to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe to a Maxi ISA or another Mini Cash ISA in the 2007/08 tax year; and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, perform duties which, by virtue of Section 132(4)(a) of the Income and Corporation Taxes Act 1988 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to a person who performs such duties. I will inform Dunbar Bank plc if I cease to be so resident and ordinarily resident or to perform such duties or be married to a person who performs such duties.

I authorise Dunbar Bank plc to hold my cash subscription and interest. I agree to the Guaranteed Capital Account 16 terms and conditions. I declare that this application form has been completed to the best of my knowledge and belief.

National Insurance number

You should be able to find your NI number on a payslip, a letter from the HM Revenue & Customs, a letter from the DSS or Pension Services.

Signed

Date

#### Return to:

The Guaranteed Accounts Team, Dunbar Bank plc, 9-15 Sackville Street, London W1A 2JP.  
Telephone 0207 758 7431.

# For intermediary use only

## Money laundering

Please complete the necessary money laundering checks for this application and sign the declaration below.

### Type of identification

#### First applicant

Photocard driving licence or  Passport

Serial number of identification

Date and country of issue

#### Second applicant

Photocard driving licence or  Passport

Serial number of identification

Date and country of issue

If a photocard driving licence or passport are not available please obtain and submit one of the following:

- Valid (old style) full UK driving licence
- Recent evidence of entitlement to a state of local authority funded benefit (including housing benefit and council tax benefit), tax credit, pension, educational or other grant.

and in addition complete: Was the sale conducted at client's home address? Yes  No

If 'no' please attach evidence of address eg. original current utility bill, bank/building society statement, dated in the last 3 months, current council tax demand (documents printed from internet are not acceptable).

### Declaration

Your name

IFA firm

FSA code

Address

Post code

Zurich Intermediary Group Agent code (if known)

Tel. no.

Email

I certify that I have verified the identity and address of the client, in accordance with the standards required by UK legislation.

Signed

Date

### Bank use only

Checked

Date

Input

Reference

Authorised

The Guaranteed Accounts are brought to you by Dunbar Bank plc, a member of the Zurich Financial Services group.

**Dunbar Bank plc** a member of the Zurich Financial Services group.  
Authorised and regulated by the Financial Services Authority. Registered in England 966713.  
Registered Office: 9-15 Sackville Street, London W1A 2JP. Telephone: 020 7437 7844.  
Telephone calls may be recorded and monitored to check we've acted on your instructions and ensure we're maintaining a quality service.