

Zurich Equity Linked Growth Account 3 Application form



Accountholder 1 details

Title (Mr/Mrs/Miss/Ms/other)	Surname						
Forename(s)							
Permanent residential address	Date of birth						
	Telephone (Daytime)						
	Telephone (Evening)						
Postcode	Email						

Accountholder 2 details

Title (Mr/Mrs/Miss/Ms/other)	Surname						
Forename(s)							
Permanent residential address	Date of birth						
	Telephone (Daytime)						
	Telephone (Evening)						
Postcode	Email						

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

Title (Mr/Mrs/Miss/Ms/other)	Surname						
Forename(s)							
Current address	Telephone (Daytime)						
	Telephone (Evening)						
Postcode	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 office official, someone who works for a government department, a 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.

All Accountholders will need to complete pages 1 and 2 of this form.

If you wish to apply for a Cash ISA for the 2010/11 Tax Year please also complete Section A on page 3 (page 4 for Accountholder 2). In both cases applications will need to be received by **Dunbar Bank, 33 Jermyn Street, London SW1Y 6AD**, by 5 July 2010.

If you wish to transfer Cash ISAs currently held with another provider please also complete Section B on page 3 (page 4 for Accountholder 2), and the transfer authority form on page 5. As we will need one of these forms for each current provider it can be photocopied but each signature must be an original.

Please note that for transfers you will need to return all the relevant forms by 7 June 2010 at the latest.

I/We would like to deposit a total amount of £ [] in the Zurich Equity Linked Growth Account 3.

This must be an amount between £5,000 and £1,000,000.

Of the above amount I (Accountholder 1) would like to deposit

£ [] in a Cash ISA†

†Please note the maximum you can put into a Cash ISA in this Tax Year is £5,100

And/Or I Accountholder 1 would like to transfer

- a part of my previous years' Cash ISA
- the total of my previous years' Cash ISA
- the total of my current year's Cash ISA#

#If you only have current year subscriptions the entire amount must be transferred

Please make your cheque(s) payable to 'Dunbar Bank plc re: Accountholder 1 (and Accountholder 2 if applicable)' e.g. Dunbar Bank plc re: Mr A.N. Other/Mrs A.N. Other.

Of the above amount I (Accountholder 2) would like to deposit

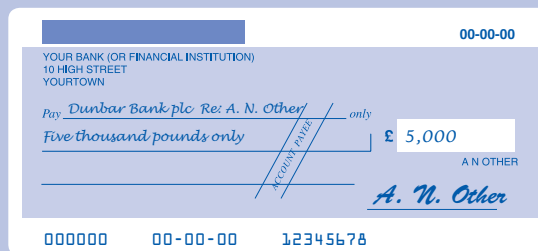
£ [] in a Cash ISA†

†Please note the maximum you can put into a Cash ISA in this Tax Year is £5,100

And/Or I Accountholder 2 would like to transfer

- a part of my previous years' Cash ISA
- the total of my previous years' Cash ISA
- the total of my current year's Cash ISA#

#If you only have current year subscriptions the entire amount must be transferred



Bank/Building society cheques should also be made payable to 'Dunbar Bank plc re: Accountholder 1 (and Accountholder 2 if applicable)' e.g. Dunbar Bank plc re: Mr A.N. Other/Mrs A.N. Other' 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 and/or the source of funds.

All Accountholders must sign this declaration.

Declaration

All words and terms used in this application form have the same meaning as defined in the Key features and terms and conditions.

This is our standard client application form upon which we intend to rely in conjunction with the Key features and terms and conditions for this Account. You should ensure that you have read and understood the Key features and terms and conditions for this Account before signing this application form. If you do not understand any points in the application form or Key features and terms and conditions please ask for further information.

Please note by signing this form you agree to be bound by Dunbar Bank plc's Key features and terms and conditions for the Zurich Equity Linked Growth Account 3. If you would like another copy before you sign, please contact Dunbar Bank on 020 7758 7431.

Considering your circumstances and other financial arrangements, please confirm that you're happy to deposit these funds for the Term of the Account.

Please confirm you understand that:

- the return you receive from this Account will depend on its Key features and terms and conditions
- the minimum return at the Expiry Date is your original Deposit, less any Withdrawals and fees for any early Withdrawals made
- your Account will run for five years. Any return on your Account depends on the performance of the FTSE 100 Index and could be less than on a traditional bank or building society account, or if you had invested directly in the shares of the companies represented in this Index

- no Withdrawals are allowed on a non ISA Deposit. For your ISA Account you can withdraw money during the Term of the Account. For any SIPP, SSAS Deposits and those made by life assurance companies, Withdrawals may be permitted at the discretion of the Bank. There will be a fee for all Withdrawals which could be substantial. Therefore you will get back less than you deposited and no interest will have been earned on the amounts withdrawn early. (See the Key features and terms and conditions for full details of fees.)
- if, at maturity, the Index has grown, you will receive your deposit back, less any Withdrawals and less fees from any early Withdrawals, plus 75% of the Index growth averaged over the final 12 months from and including 8 July 2014 to 8 July 2015. If the averaged Index hasn't grown, you will receive your original deposit back, less any Withdrawals and fees from any early Withdrawals, but no interest
- for non ISA Deposits any return above your original Deposit 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 HM Revenue & Customs form
- for an individual Account, if you die during the Term of the Account, the executors of your estate can opt to receive the balance of the Account back less any Withdrawals made from an ISA, or leave it on deposit until the Expiry Date.

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

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.

Signed

Signed

Date

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

Signatures of all Accountholders.

If the Accountholder is under 16, please sign the box on their behalf.

Section A – Accountholder 1 Cash ISA declaration

Only sign this declaration if you are subscribing money to a Cash ISA for the 2010/11 Tax Year.

Please make sure you have also signed the declaration for Zurich Equity Linked Growth Account 3 on page 2.

I declare that:

- the subscription made belongs to me
- I am 16 years of age or over
- I authorise Dunbar Bank plc to hold my cash subscription and interest
- I have not subscribed and will not subscribe to another Cash ISA in the 2010/11 Tax Year
- I have not subscribed and will not subscribe more than £10,200 in total to a Cash ISA and a Stocks and Shares ISA in the same Tax Year
- I have not subscribed and will not subscribe more than £5,100 of the overall £10,200 total to a Cash 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 the income tax (earnings and 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 Dunbar Bank plc 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
- this application form has been completed to the best of my knowledge and belief
- I agree to the Zurich Equity Linked Growth Account 3 Key features and terms and conditions.

I apply to subscribe to a Cash ISA for the Tax Year 2010/11.

Signed

Date

National Insurance number

You should be able to find your National Insurance number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP or Pension Order Book.

Please note that to deposit new money into the Zurich Equity Linked Growth Account 3 you will need to return this form to us by 5 July 2010.

Section B

Only sign this declaration if you wish to transfer money currently held with another provider as a Cash ISA.

Please make sure you have also signed the declaration for the Zurich Equity Linked Growth Account 3 on page 2 and the transfer form on page 5.

I declare that:

- all subscriptions made belong to me and were made to a Cash ISA
- I am 16 years of age or over
- I authorise Dunbar Bank plc to hold my cash subscriptions and interest
- I have not subscribed and will not subscribe more than £10,200 in total to a Cash ISA and a Stocks and Shares ISA in the same Tax Year
- I have not subscribed and will not subscribe more than £5,100 of the overall £10,200 total to a Cash ISA
- this application form has been completed to the best of my knowledge and belief
- I agree to the Zurich Equity Linked Growth Account 3 Key features and terms and conditions.

I apply to transfer all of my subscriptions from this Tax Year and/or all or part of my subscriptions from previous Tax Years.

Signed

Date

National Insurance number

You should be able to find your National Insurance number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP or Pension Order Book.

Please note that to transfer money into the Zurich Equity Linked Growth Account 3 you will need to return both this form and an authority to transfer form to us by 7 June 2010. You will find the authority to transfer form on page 5. As we will need one of these forms for each current provider it can be photocopied but each signature must be an original.

**Return to: The Structured Deposits Team, Dunbar Bank plc, 33 Jermyn Street, London SW1Y 6AD.
Telephone 020 7758 7431.**

Section A – Accountholder 2 Cash ISA declaration

Only sign this declaration if you are subscribing money to a Cash ISA for the 2010/11 Tax Year.

Please make sure you have also signed the declaration for Zurich Equity Linked Growth Account 3 on page 2.

I declare that:

- the subscription made belongs to me
- I am 16 years of age or over
- I authorise Dunbar Bank plc to hold my cash subscription and interest
- I have not subscribed and will not subscribe to another Cash ISA in the 2010/11 Tax Year
- I have not subscribed and will not subscribe more than £10,200 in total to a Cash ISA and a Stocks and Shares ISA in the same Tax Year
- I have not subscribed and will not subscribe more than £5,100 of the overall £10,200 total to a Cash 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 the income tax (earnings and 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 Dunbar Bank plc 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
- this application form has been completed to the best of my knowledge and belief
- I agree to the Zurich Equity Linked Growth Account 3 Key features and terms and conditions.

I apply to subscribe to a Cash ISA for the Tax Year 2010/11.

Signed

Date

National Insurance number

You should be able to find your National Insurance number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP or Pension Order Book.

Please note that to deposit new money into the Zurich Equity Linked Growth Account 3 you will need to return this form to us by 5 July 2010.

Section B

Only sign this declaration if you wish to transfer money currently held with another provider as a Cash ISA.

Please make sure you have also signed the declaration for the Zurich Equity Linked Growth Account 3 on page 2 and the transfer form on page 5.

I declare that:

- all subscriptions made belong to me and were made to a Cash ISA
- I am 16 years of age or over
- I authorise Dunbar Bank plc to hold my cash subscriptions and interest
- I have not subscribed and will not subscribe more than £10,200 in total to a Cash ISA and a Stocks and Shares ISA in the same Tax Year
- I have not subscribed and will not subscribe more than £5,100 of the overall £10,200 total to a Cash ISA
- this application form has been completed to the best of my knowledge and belief
- I agree to the Zurich Equity Linked Growth Account 3 Key features and terms and conditions.

I apply to transfer all of my subscriptions from this Tax Year and/or all or part of my subscriptions from previous Tax Years.

Signed

Date

National Insurance number

You should be able to find your National Insurance number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP or Pension Order Book.

Please note that to transfer money into the Zurich Equity Linked Growth Account 3 you will need to return both this form and an authority to transfer form to us by 7 June 2010. You will find the authority to transfer form on page 5. As we will need one of these forms for each current provider it can be photocopied but each signature must be an original.

**Return to: The Structured Deposits Team, Dunbar Bank plc, 33 Jermyn Street, London SW1Y 6AD.
Telephone 020 7758 7431.**

Zurich Equity Linked Growth Account 3 Cash ISA transfer authority form

Information about you, the depositor

Title (Mr/Mrs/Miss/Ms/other)

Forename(s)

Surname

Date of birth

National Insurance number (If you have one)

Permanent residential address

Postcode

Contact telephone number

Information about the ISA to be transferred (to be completed by you)

Name of existing ISA provider

Address of existing ISA provider

Postcode

Account number of existing ISA to be transferred

I would like to transfer: (please tick to let us know which applies)

1. a part of my previous years' Cash ISA

£

(If requesting a partial transfer, please check with your existing ISA provider that this is possible.)

2. the total of my previous years' Cash ISA **including accrued interest**

£

3. and/or the total of my current year's Cash ISA **including accrued interest**

£

It is important to note that under HM Revenue & Customs ISA Regulations, only whole transfers of current Tax Year subscriptions and interest can be accepted.

Transfer authority (to be completed by you)

I authorise my existing ISA Provider (as specified above) to transfer the ISA (Account number above) to Dunbar Bank plc. I authorise my existing ISA Provider to provide Dunbar Bank plc with any information, written or non-written, concerning the Cash ISA and to accept any instructions from them relating to the Cash ISA being transferred.

Where a period of notice is required for closure/part transfer of the existing Cash ISA, I give my consent to either: (please tick as appropriate)

1. serve the full notice period before this instruction can be processed

or

2. proceed immediately with the transfer and bearing any consequential penalty which may be applied

Signed

Date

Transfer acceptance (to be completed by new ISA Provider)

In circumstances where the funds to be transferred are not cash deposits, please notify me as I will not be able to accept the transfer. Otherwise I (Dunbar Bank plc) am willing to accept this depositor's Cash ISA funds, subject to HMRC rules (the ISA Regulations). The date shown below is the last date we will be able to accept the transfer of this Cash ISA.

Date: 5 July 2010

Address: Dunbar Bank plc, 33 Jermyn Street, London

Postcode: SW1Y 6AD

Name: Mrs Beryl Pratt

Telephone: 020 7758 7421

E-mail: structureddeposits@dunbarbank.co.uk

Dunbar Bank plc – part of Zurich Banking and a member of the Zurich Financial Services Group.
Registered in England: 966713. Registered office: 33 Jermyn Street, London SW1Y 6AD.
Authorised and regulated by the Financial Services Authority. FSA registration number 113932.
Website www.dunbarbank.co.uk Telephone: 020 7437 7844.

Telephone calls may be recorded and monitored to check we've acted on your instructions and we're maintaining a quality service.



Because change happenz®

For intermediary use only

Money laundering

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

Type of identification

Accountholder 1

Photocard driving licence or Passport

Serial number of identification

Expiry Date

Country of Issue

Accountholder 2

Photocard driving licence or Passport

Serial number of identification

Expiry Date

Country of Issue

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

- Valid (old style) full UK driving licence.
- HMRC tax notifications (valid for the current Tax Year) e.g. tax assessment, notice of coding (note: not P45s or P60s as those are not HMRC documents).

and in addition complete the following:

Accountholder 1

Was the sale conducted at the client's home address?

Yes No

Accountholder 2

Was the sale conducted at the client's home address?

Yes No

If 'no' please attach a certified copy of evidence of address for each Accountholder e.g. original current utility bill, bank/building society statement, dated in the last three months, current council tax demand (documents printed from the internet are not acceptable).

Declaration

Your name (print name)

IFA firm

Address

Post code

Zurich Intermediary Group Agent code

Telephone

Email

I certify that I have verified the identity and address of the client(s), in accordance with the standards required by UK legislation and will immediately forward certified copies of the documents when requested.

Signed

Date

Adviser Note – you must put your code here to allow the application to be linked to you. Applications submitted in name only will not receive commission or copy correspondence.

Bank use only

Checked

Date

Input

AML

Authorised

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Authorised and regulated by the Financial Services Authority. FSA registration number 113932.
Website www.dunbarbank.co.uk Telephone: 020 7437 7844.

Telephone calls may be recorded and monitored to check we've acted on your instructions and we're maintaining a quality service.



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