

ADDITIONAL PERMITTED SUBSCRIPTIONS (APS) SPOUSE/CIVIL PARTNER REQUEST & DECLARATION

Please indicate whether you require APS1 or APS2 figures.

APS1

APS2

APS1 is the balance plus accrued interest as at the date of death. APS2 is the closing balance.

Please be aware that if the deceased's ISA's are not closed when we receive a request for APS figures, we can only provide the APS1 figure. If all of the deceased's ISA's have been closed, we will provide the highest APS figure to you.

SPOUSE/CIVIL PARTNER DETAILS:

Spouse/Civil Partner Full Name:

Spouse/Civil Partner Address:

DETAILS OF THE DECEASED:

Deceased Full Name:

Permanent Residential Address
of the deceased, as at date of
death:

Deceased Date of Birth:

Deceased NI number (if known):

Date of Death:

Date of marriage/civil partnership:

I declare that:

- I am the surviving spouse / civil partner of the deceased.
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we are not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down).
- I declare that this APS allowance request form has been completed to the best of my knowledge and belief.

Signature:

Date:



Additional Permitted Subscription (APS) FAQs

Q: What's an APS?

A: If your spouse or civil partner held an Individual Savings Account (ISA) their ISA allowance may be available to you. This ISA allowance is called an Additional Permitted Subscription (APS). This is an extra allowance in addition to your annual ISA limit.

Q: What do I need to do if the deceased holds multiple ISAs with different ISA providers?

A: There will be a separate APS allowance with each ISA provider. You will need to contact each individual ISA provider to get the APS figure.

Q: Who is eligible to make APS subscriptions?

A: The surviving spouse or civil partner of an ISA holder who died on or after 3 December 2014.

You need to be married or in a civil partnership with the ISA holder and living together at the time of death. You can't use the APS if you were separated under a court order or a Deed of Separation.

If you're a non-UK resident, you are generally not eligible to apply to subscribe to an ISA. However, customers who have moved abroad but whose spouse or civil partner still held ISA(s) in the UK on the date of their death, will still be able to use the APS allowance.

Q: Can I use my APS allowance with Leeds Building Society?

A: Leeds Building Society doesn't currently offer a product you can transfer your APS allowance to.

Q: I've inherited my spouse or civil partner's existing Leeds Building Society Cash ISA and I want to transfer it to an ISA with another provider. How do I do this?

A: We'll provide you with a letter confirming your APS allowance and this should be given to the provider you've chosen along with the APS ISA Transfer Form. This form will be sent to us by your new provider to confirm your details.

Once confirmed, you'll be able to deposit money into the new ISA.

Q: Can I leave the deceased Leeds Building Society ISA open?

A: You can leave the ISA open for a period of three years from the date of death. This means the funds stay in the same ISA account, until the third anniversary. If the ISA is in a fixed rate at the date of death, it will stay in that account until it matures. On maturity it will roll over to an instant access product. If the fixed rate exceeds the three-year term, then the account will roll over to a non-ISA account on the third anniversary.

Q: What happens after three years?

A: On the day after the third anniversary, the account will roll over to a non-ISA product.

Q: How does the APS allowance affect my usual annual ISA allowance?

A: It doesn't, the ISA and APS allowances are separate. You can use both your ISA and APS allowance in the same tax year.



Q: Do I only have one APS allowance?

A: You're eligible to apply for separate APS allowances with each ISA provider in which your deceased spouse or civil partner held an ISA. Multiple ISAs held with the same provider will be combined to give one APS allowance.

Q: Do I have to inherit an ISA to be able to use the APS allowance?

A: No, the APS allowance is treated separately from your deceased spouse or civil partner's assets.

Q: Do I have to use my APS in the same tax year of the death of my spouse or civil partner?

A: No, you have three years from the date of death, or 180 days after the completion of the administration of the estate, whichever is later. After which, any unused subscription will lapse.

Q: What should I do if I need more support?

A: If you want to speak with us about APS or need our help, here are your options:

- You can call your local branch or visit them. You can find details of your nearest branch at leedsbuildingsociety.co.uk/find-a-branch
- Call us on **03452 682 642***
- Send us an email to: [customercontactcentre@leedsbuildingsociety.co.uk**](mailto:customercontactcentre@leedsbuildingsociety.co.uk)
- Write to Customer Support, **Leeds Building Society, PO Box 228, Leeds, LS1 9LN**

*We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

**Where you are contacting us by email (and not using our secure email facility) we cannot guarantee the security of your data. Please therefore do not submit any personal, financial, or banking information.