

GUARANTEED RETURN BOND ISSUE 6 APPLICATION FORM

For Standard and new ISA applications,
please complete the application form on page 2

For ISA Transfers, please complete the application
form on page 3

Return completed applications and any additional
investments for any ISA transfer applications by
02 December 2008. Sending them to;

Structured Products
FREEPOST MID00285
PO Box 374
West Bromwich
West Midlands
B70 8NF



GUARANTEED RETURN BOND (ISSUE 6) APPLICATION - STANDARD AND NEW ISAS

DO NOT USE THIS FORM IF YOU WISH TO TRANSFER ANY AMOUNT FROM AN EXISTING ISA, YOU MUST COMPLETE THE FORM OVERLEAF INSTEAD

FIRST APPLICANT

Mr/Mrs/Miss/Ms (delete as appropriate)

Surname: _____

Forename(s): _____

Date of Birth: _____

Address: _____

Postcode: _____ e-mail _____

Tele No: _____ (Day) _____ (Eve) _____

Please note that the Guaranteed Return Bond (Issue 6) is a longer-term investment and no withdrawals can be made during the term (except for a cash ISA). Also, no statements will be sent – other than the initial statement confirming the amount invested following the offer period – until maturity. You are guaranteed return of your capital (less withdrawals from a cash ISA version), together with 10% growth over the four year term. Any additional growth, up to a maximum of 48% over the four year term, depends on the performance of the FTSE-100 Index. Payment will be made by BACS on 12 December 2012.

1. GUARANTEED RETURN BOND (ISSUE 6) – STANDARD INVESTMENT

I/We hereby apply for a West Brom Guaranteed Return Bond (min. investment £2,000; maximum £1,000,000 for single or £2,000,000 for joint applications).

EITHER:

a) I/We enclose my/our cheque for £ _____ Please make cheques payable to the name(s) of the applicant(s). Please print your name and address on the reverse of the cheque.

AND/OR

b) Please transfer £ _____ from my existing West Bromwich Building Society account number: _____

JOINT ACCOUNTS ONLY (NOT APPLICABLE TO THE ISA OPTION)

We authorise the Society to accept the following for all purposes connected with this account: All signatures If neither box is ticked the Society will assume that ALL signatures are required. If you subsequently decide to change to operation by any one signature, a separate authority in writing by all accountholders must be given before this can be effective.

2. GUARANTEED RETURN BOND (ISSUE 6) – CASH ISA INVESTMENTS NEW SUBSCRIPTIONS ONLY

Name of applicant: _____

Do you have a National Insurance (NI) Number? Yes No

If Yes, you must enter it here: _____

You should be able to find your NI number on a payslip, form P45 or P60, a letter from the Inland Revenue, a letter from the DSS, or pension order book.

(A) I ENCLOSE MY CHEQUE FOR £ _____ to invest in a Guaranteed Return Bond (Issue 6) cash ISA for tax year 2008/09 (minimum investment £2,000, maximum annual entitlement £3,600). Please make cheques payable to the name of the applicant. Please print your name and address on the reverse of the cheque.

INTEREST PAYMENT

Shortly prior to the maturity of the Guaranteed Return Bond (Issue 6), we will write to you to let you know about your re-investment opportunities with the West Brom and requesting bank details for repayment of your maturing funds and the interest applicable, where you decide not to reinvest with the Society.

AUTOMATIC REINVESTMENT ON MATURITY

Prior to the Maturity Date, the Society will advise you in writing of other investment products that can be used for re-investment of the account. Where you request your maturing funds to be returned to you, we will ask for bank details from you, so that the payment can be made by BACS. In the absence of any instructions from you prior to the Maturity Date, the bond will be reinvested in fixed rate bond subject to availability. If at the time of maturity the Society doesn't have an appropriate investment product then the bond will automatically attract interest at the same rate as the top band of the Society's Premium Share account, or the equivalent no notice access account then being offered, or Easy Access ISA as appropriate.

DECLARATION APPLICABLE TO ISA APPLICATIONS

I apply to subscribe for a cash ISA for the tax year 2008/09. I declare that:

- All subscriptions made, and to be made, belong to me;
- I am aged 16 years or over;
- I have not subscribed and will not subscribe more than £7,200 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 £3,600 of the overall £7,200 total to a cash ISA;
- I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this 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 Income Tax (Earnings & 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 West Bromwich Building Society 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;
- I have read and understood the 'Terms and Conditions' relating to the selected cash ISA in the product leaflet provided;
- I agree to be bound by the Society's Rules (a copy of which is available on request) and the Terms and Conditions of the selected cash ISA;
- Unless I have indicated otherwise I confirm my consent to the Society passing to such other companies as the Society deems appropriate my name and address, along with details of my account to identify and advise me of products and services which they think may be of interest to me and to receiving marketing material on such other products and services offered by the Society and other companies.

I authorise West Bromwich Building Society

to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;

to make on my behalf any claims to relief from tax in respect of ISA investments; and

I agree to the ISA Terms and Conditions.

I declare that this application has been completed to the best of my knowledge and belief.

ADDITIONAL DECLARATION FOR CHARITABLE ASSIGNMENT I agree to be bound by the Agreement to Assign Windfalls to Charity as set out in the product brochure.

ALL APPLICANTS TO SIGN

Applicant 1 Signature: _____ Date: _____

Applicant 2 Signature: _____ Date: _____

ADVISER DETAILS

Company name _____

Adviser name _____ Mr/Mrs/Miss/Ms (delete as appropriate)

Address: _____

Tel No.: _____ FSA No.: _____

Email: _____

Certified copies of the money laundering documents are included Tick here to confirm:

Are you a member of a network Yes No

If yes, name of network _____

Are you a member of a mortgage club? Yes No

If yes, name of mortgage club _____

Transfer Application - Guaranteed Return Bond 6 cash ISA

PERSONAL DETAILS AND PERMANENT RESIDENTIAL ADDRESS

Full Name	<input type="text"/>		
Address	<input type="text"/>	Date of Birth	<input type="text"/>
		Tel	<input type="text"/>
		No. (home)	<input type="text"/>
Postcode	<input type="text"/>	(work)	<input type="text"/>
		(Mobile)	<input type="text"/>
National Insurance Number	<input type="text"/>	Email	<input type="text"/>

I apply to transfer my existing cash ISA to a Guaranteed Return Bond 6 - ISA (minimum £2,000 maximum annual entitlement of £3,600 or any amount (subject to £2,000 minimum) from previous year(s) subscriptions.

From	<input type="text"/>	A/c No.	<input type="text"/>
<i>Bank / Building Society</i>			

Please arrange to transfer the following amount:

a) The entire ISA <input type="checkbox"/>	Approximate balance	£ <input type="text"/>	b) Part of ISA <input type="checkbox"/>	Amount to be Transferred	£ <input type="text"/>
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(and subscribe to a cash ISA for this tax year 2008 / 2009 and each subsequent year until further notice.)

Delete the words in brackets if you will not be subscribing to this ISA.

I enclose my cheque for £ (max £3,600)

(Please make cheques payable to the applicant. Please print your name and address on the reverse of the cheque.)

DECLARATION

I declare that:

1. I am 16 years of age or over;
2. I have not subscribed and will not subscribe more than £7,200 in total to a cash ISA and a stocks and shares ISA in the same tax year;
3. I have not subscribed and will not subscribe more than £3,600 of the overall £7,200 total to a cash ISA;
4. I have read, understood and agree to be bound by the 'terms and conditions' relating to the selected cash ISA account for which I am applying.
5. I agree to be bound by the Society's Rules (a copy of which is available on request) and the 'terms and conditions' of the selected cash ISA.

points 6-8 are only applicable if you are also subscribing to this tax year:

6. All subscriptions made, and to be made, belong to me;
7. I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA;
8. 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 Income Tax (Earnings & 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 West Bromwich Building Society 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.

I authorise West Bromwich Building Society

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments; and

The information obtained regarding your application may be held by the Society, its successors and assigns. The Society, its successors in title and assigns may use your information for statistical analysis, for administering your account. The Data Controller is West Bromwich Building Society.

It is important you read and understand this information. By signing this application, you agree that we can use your information in this way.

DECLARATION FOR CHARITABLE ASSIGNMENT

I agree to be bound by the Agreement to Assign Windfalls to Charity as set out in the product brochure.

I agree to the ISA terms and conditions.

I declare that this application form has been completed to the best of my knowledge and belief.

I understand that this provides you with appropriate authority to undertake this transfer. Please act promptly on this request.

Signed: Date:

Please complete all the boxes. Provided the product applied for is available on receipt of the transfer, please take this as an acceptance of transfer to West Bromwich Building Society of cash ISA or previous years cash ISA subscription.

ADVISER DETAILS

Company name	<input type="text"/>		
Adviser name /network	<input type="text"/>		
Address:	<input type="text"/>	Tel No.:	<input type="text"/>
		FSA No.	<input type="text"/>
		Email:	<input type="text"/>

Certified copies of the money laundering documents are included

Tick here to confirm:

Are you a member of a network Yes No

If yes, name of network

Are you a member of a mortgage club? Yes No