

# Child Trust Fund

## Application Form



Only to be completed by individuals aged under 18 years on their own behalf or on behalf of individuals aged under 18 years.

**Important Notice:** Before completing this form and the enclosed transfer authority form, please read carefully the specific terms and conditions relating to the savings account you are opening (the account terms) as we shall seek to rely on them. In addition, please read the notes under Customer Identification section 6. Please complete this form and then read the Agreement to assign windfalls to charity and the Declarations and sign the form at the end. If you do not understand any point or require assistance in completing this form, please call Skipton Direct on 0345 850 1722.

### Section 1: Account information

Type of account

**CHILD TRUST FUND**

Opening Investment

Transfer in £

Cheque(s) £

Cash £

What are you saving for?

**NOTE:** Cheques should be payable to Skipton Building Society re: The Account Holder(s)

### Section 2: Child's personal details

I apply to open/I apply to transfer a Child Trust Fund for: (delete which does not apply)

Mr/Miss/Mx

Surname

First name

Any other name(s) or middle name(s)

### Section 3: Address

**Please enter the child's full permanent address** - Please note that we are unable to accept c/o addresses and P.O. Box Numbers.

Address

Postcode

Place of birth

Town
Country
Nationality

Telephone Numbers

Day
Evening
Mobile

Country of Residency

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Date of birth (DD/MM/YYYY)

		/			/				
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Email

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Child's Unique Reference Number

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Tick this box if you are applying because you have adopted the child named above

☐

Continued overleaf

## Section 4: Personal details of registered contact

Mr/Mrs/Miss/Ms/Mx	Surname	First name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Any other name(s) or middle name(s)

**Please enter your full permanent address** - Please note that we are unable to accept c/o addresses and P.O. Box Numbers.

Address

<input type="text"/>
<input type="text"/>
Postcode

Telephone Numbers

Day
Evening
Mobile

Email

Place of birth

Town

Country

Occupation

Date of birth (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Nationality

National Insurance No.

Country of residency

You will find your National Insurance Number on a payslip, form P60, notice of coding or tax return.

## Section 5: Keeping you up to date about products and services

### Your preferences

We would occasionally like to share information with you about our products, services, news and offers.

Let us know how you'd like us to keep you updated about these below:

#### Child

Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Post	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Telephone	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Text message	Yes <input type="checkbox"/>	No <input type="checkbox"/>

#### Registered Contact

Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Post	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Telephone	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Text message	Yes <input type="checkbox"/>	No <input type="checkbox"/>

We'll remind you of your right to update your marketing preferences from time to time. You can change them at any time by going into a branch, logging in and going to 'My Account' (if you're registered for Skipton Online), calling us on 0345 850 1700 or writing to FREEPOST SKIPTON BUILDING SOCIETY (please use block capitals). Please be assured the Freepost address is correct despite its simplicity.

## Section 6: Customer identification

### We are unable to open a new account without sufficient identification.

Existing customers of the Society will not be required to supply any further identification. In all other cases identification will be required for both the child and the registered contact; however, we may use an electronic verification system for the registered contact if aged over 18. In certain circumstances we may require further proof of identity and address. Please refer to the 'Proving Your Identity' leaflet enclosed.

Continued overleaf

## Section 7: Interest instructions

Interest will be added to the account at midnight on the day before the child's birthday each year.

## Section 8: Agreement and Declarations

### Agreement to assign windfalls to charity

**Note:** This Agreement does not apply to the child if:

- (i) the child has held shares in the Society (other than permanent interest bearing shares) at all times since 29th February 2000 or
- (ii) the child has already entered into an agreement in either the same or similar terms with the Society and has held shares in the Society (other than permanent interest bearing shares) continuously since the date the account for which the child was then applying was opened or
- (iii) the child is, in respect of the account for which the child is now applying, in one of the other groups of people that the Society has decided should be exempt\*.

Where the words: "I", "me" and "my" appear in the following clauses 1 and 2 these words shall be construed to mean "the child".

1. I agree with the Society that I will assign to the **selected charity** my right to receive any **windfall benefits**. I authorise the Society and any **successor** to pass any **windfall benefits** direct to the **selected charity** (or to any other registered charity which the **selected charity** may nominate) without giving any notice to me. I understand that the selected charity will have the benefit of this Agreement, and that neither it nor the Society will release me from it or vary its terms, even if the Society decides at some stage in the future that new shareholding members generally will not be required to enter into similar agreements. I authorise the Society to give the **selected charity** any information about me and any account that I have with the Society (either now or in the future) but only if the **selected charity** reasonably needs it for any purpose arising out of this Agreement. I understand that if the Society no longer exists following a merger with another building society, this Agreement will still apply between me and the other society.
2. In this Agreement:
  - (a) "**selected charity**" means the Skipton Building Society Charitable Foundation or, if it ceases to be registered as a charity, any other registered charity selected by it;
  - (b) "**windfall benefits**" means any benefits which I may become entitled to as a shareholding member of the Society under the terms of any future transfer of the Society's business to a **successor** (i.e. on a conversion or take-over), where the transfer to the **successor** is publicly announced within five years of the day on which I become a holder (either sole or joint) of the account for which I am now applying (or such shorter period as applies to me if I am in one of the groups of people that the Society has decided do not need to agree to the usual five year period\*). The expression "**windfall benefits**" does not include either (i) the right to have savings in a share account with the Society replaced by savings in a deposit account with the successor or (ii) if I am in one of the groups of people that the Society has decided may keep some or all benefits\*, those benefits which the Society has decided I may keep; and
  - (c) "**successor**" means any company or other corporate body to which the Society transfers its business under Section 97 of the Building Societies Act 1986 (or under any provision which amends or replaces it).

\* Details of these groups and (where applicable) the shorter periods that apply and the benefits that may be kept are available from the Society. The number and composition of the groups may be changed from time to time but no change will apply retrospectively.

### Declarations

I declare that

- (a) I am 16 years of age or over.
- (b) I am the registered contact for the child.
- (c) I am the child/I have parental responsibility for the child (delete which does not apply).

I authorise Skipton Building Society, until a further application and declaration is made, to:

- (d) hold the child's HM Revenue & Customs contributions, subscriptions, Child Trust Fund investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
- (e) make on the child's behalf any claims to relief from tax in respect of Child Trust Fund investments.

I agree to the Child Trust Fund terms and conditions.

#### General Declarations

- (f) I confirm that I have read the Important Notice at the start of this form and have received:
  - (i) the account terms and
  - (ii) The Savings Account Terms and agree to be bound by them and the Rules of the Society (copies of which are available upon request) and any subsequent conditions and Rules for the time being in force.
- (g) I confirm that I am aware that the type of account I am opening is a share account and I understand that only the child will initially be recorded in the Society's records as the Representative Shareholder for the account. Subject to the Rules of the Society, only a Representative Shareholder aged 18 or over will have voting rights.
- (h) I declare that any share(s) acquired by the child under this account will not be held as a bare trustee (or in Scotland as a simple trustee) for a body corporate, or for persons who include a body corporate.
- (i) If any provision relating to this account is unenforceable for any reason this will not affect the enforceability of any other provision.

### Your Personal Data

#### How We Use Your Personal Data

For the purposes of Data Protection, Skipton Building Society is the Data Controller responsible for the collection, use, sharing, holding and protection of your personal data.

Skipton respects your privacy and is committed to protecting your personal data.

We endeavour to ensure that all personal data is kept confidential, accurate, up to date, available to you and held and transferred securely. We put in place a range of security measures to help protect your data.

We only collect, use, share and hold your personal data when we have a lawful basis that allows us to.

*Continued overleaf*

## Section 8: Agreement and Declarations *(continued)*

We hold personal data for a period determined by our regulatory, legal and business requirements and this will continue beyond the closure of your account.

By providing your personal data and applying for this savings account you will be taking steps to enter into a contract with us.

### **We use personal data about you to:**

- identify you
- check the eligibility of products and services you apply for or have with us and review this on an ongoing basis
- process, manage and administer your applications, enquiries, accounts, transactions, relationships, products and services
- link this application to your customer record and other accounts, products and services you hold with us
- manage your experience with us
- protect you and provide security
- provide colleague training to help improve the quality of our service and for general quality assurance and communication monitoring
- prevent crime, money laundering, protect you and others from fraud and for public safety
- communicate with you about the products and services you hold with us
- send marketing communications, by the methods you have agreed to
- undertake research and gain insights into market trends, consumer behaviour, our competitors and changes in technology
- meet our legal, regulatory, auditing, tax and accounting obligations

### **Who We Share Your Personal Data With**

To help process, administer and manage your application, accounts and relationships with us we will share your personal data, where needed, with a range of other parties including:

- your authorised representatives and joint account holders
- central and local government departments including HMRC
- credit reference, fraud prevention, law enforcement agencies and tracing agents
- other financial organisations including payment services providers
- external auditors
- research and insight agencies
- mailing houses and printers
- information technology service providers

### **Your Rights**

In respect of your personal data, you have rights to:

- be informed about the personal data we collect, use, share and hold about you. The purpose of this privacy notice is to do this
- request details of the personal data we hold about you
- have inaccurate or incomplete personal data corrected
- request the erasure of your personal data
- restrict the collection, use, sharing and retention of your personal data in some circumstances
- request the electronic transfer of your personal data to you or another service provider
- object to the collection, use, sharing and holding of your personal data
- complain to the Information Commissioner's Office

For more information about how we use your personal data, who we share it with and why, how long we keep it, the lawful bases that apply, and your rights and how to exercise them please refer to our full Privacy Notice at [skipton.co.uk](http://skipton.co.uk), ask at your local branch, call us on 0345 850 1700 or write to our Data Protection Officer at Skipton Building Society, Skipton, North Yorkshire, BD23 1DN.

## Section 9: Electronic Payment Statement

**When there's an electronic payment out of your account we'll produce a statement detailing the electronic transactions for the monthly period.**

If you've registered with us online you can view information about your electronic transactions at any time.

Where you have provided an email address or are already registered online, you'll receive a notification email confirming your Electronic Payment Statement is available for you to view online.

### **Child**

**Do you wish to be supplied with an Electronic Payment Statement?**

Yes ☐ No ☐

### **Registered Contact**

**Do you wish to be supplied with an Electronic Payment Statement?**

Yes ☐ No ☐

If you are not registered online and have opted not to receive Electronic Payment Statements, you will still be able to view any available statements online by registering and logging into your account.

You can also update your preferences online. All you have to do is log in to Skipton Online and select Login/Sign up. Your account(s) will be listed on the homepage.

*Continued overleaf*

## Section 10: Signatures

### Financial Services Compensation Scheme (FSCS) Acknowledgment

☐ I can confirm that I have received the FSCS Information Sheet.

#### Registered contact

Usual signature

Date (DD/MM/YY)

 /  / 

**Please note it is important for you to sign this form and correctly date it with today's date, to confirm your acceptance of the terms and conditions of the account. Failure to sign and date the form may cause delays in opening your account and your application form will need to be sent back to you to complete.**

#### For office use only (must be completed in BLACK)

Terms and Conditions have been supplied ☐ Membership Classification (16 Registered contact)

#### Cheque Details

Personal Current Account?

Yes ☐ No ☐

Issuer (Bank/Building Society)

Sort Code

Account No.

Postal Title

Child's Customer Number

Account Type

Registered Contact's Customer Number

#### Child

☐ Existing customer

##### (A) Verification of identity:

I.D. Ref Number(s) Issuing Office/Company

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

##### (B) Verification of identity:

I.D. Ref Number(s) Issuing Office/Company

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

#### Registered Contact

☐ Existing customer

##### (A) Verification of identity:

I.D. Ref Number(s) Issuing Office/Company

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

##### (B) Verification of identity:

I.D. Ref Number(s) Issuing Office/Company

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Input by

Date (DD/MM/YY)

 /  / 

Checked by

Amended by

Account Number

Call in **branch** | Talk to us today **0345 850 1722** | Visit **skipton.co.uk**



Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.



# Transfer Authority for your existing Child Trust Fund provider



## Section 1: Existing Child Trust Fund provider name and address

Type of Child Trust Fund with the new provider (stakeholder or non-stakeholder)

Child's Unique Reference Number

Current Child Trust Fund Provider

Current Provider's Address

Postcode

## Section 2: Child's personal details

I apply to transfer a Child Trust Fund for: (delete which does not apply)

Mr/Miss/Mx

Surname

First name

Any other name(s) - HM Revenue & Customs rules require FULL names to be given

## Section 3: Address

**Please enter the child's full permanent address** and personal details - Please note that we are unable to accept c/o addresses and P.O. Box Numbers.

Address

Postcode

Place of birth

Nationality

Country of Residency

Date of birth (DD/MM/YYYY)

Tick this box if you are applying because you have adopted the child named above

☐

## Section 4: Personal details of registered contact

Mr/Mrs/Miss/Ms/Mx

Surname

First name

Any other name(s) - HM Revenue & Customs rules require FULL names to be given

**Please enter your full permanent address** - Please note that we are unable to accept c/o addresses and P.O. Box Numbers.

Address

Postcode

Email

Occupation

Continued overleaf

#### Section 4: Personal details of registered contact (continued)

Nationality

Country of residency

Telephone Numbers

Day

Evening

Mobile

Place of birth

Town

Country

Date of birth (DD/MM/YYYY)

 /  / 

National Insurance No.

You will find your National Insurance Number on a payslip, form P60, notice of coding or tax return.

#### Section 5: Declarations

I declare that

- (a) I am 16 years of age or over.
- (b) I am the registered contact for the Child Trust Fund.
- (c) I am the child named on the voucher/I have parental responsibility for that child (delete which does not apply).
- (d) I authorise Skipton Building Society, until a further application and declaration is made, to: hold the child's HM Revenue & Customs contributions, subscriptions, Child Trust Fund investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and make on behalf of the child any claims to relief from tax in respect of Child Trust Fund investments.
- (e) I agree to the Child Trust Fund terms and conditions.

#### Section 6: Registered Contact Identification

Customer Signature

Date (DD/MM/YY)

 /  / 

**Please return this form with your application/transfer form in order for us to arrange the transfer of funds.**

Call in **branch** | Talk to us today **0345 850 1700** | Visit **skipton.co.uk**



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# How to prove your name and address



## Proving your identity

### Why do you need to prove your identity?

When you open an account with us we'll ask you for proof of your name and address. We, like other financial institutions, are required to gather this information to verify your identity, prevent fraud, and to comply with money laundering regulations.

### What you will need

If you're 18 or over we will usually use an electronic verification system to confirm your identity. A search against the system will not affect your credit rating. The search may not find a match if you are not on the electoral roll or if you've recently moved house, in which case we may need further proof of your identity; This will be by way of paper documentation.

If we request paper documentation, please provide one form of identification from List A, and one form of address verification from List B (below). These can be taken to any branch or posted to Customer Delivery, Skipton Building Society, Principle Office, The Bailey, Skipton, BD23 1DN

If we're unable to verify your identity, we'll contact you to discuss alternative options.

If you're under 18, please refer to the Under 18's section below.

### Opening an ISA?

You will also be required to provide us with your National Insurance Number in line with HMRC requirements.

### List A – Proof of who you are

- Current valid UK passport
- Current Full or Provisional UK photo-card driving licence (the date of the licence and photograph must be in date)
- Current Full valid UK paper driving licence
- Current Full EU photo-card drivers licence
- HMRC coding/assessment/statement/tax credit notification (not a P45/P60) (must be the most recently issued and less than 12m old)
- Evidence of entitlement to state/local authority benefit (most recently issued and less than 12m old)
- Evidence of entitlement to tax credit (most recently issued and less than 12m old)
- Evidence from the Department for Work & Pensions (DWP) of entitlement to state pension (most recently issued and less than 12m old)
- Evidence of entitlement to other government/local authority grant (most recently issued and less than 12m old)
- Armed Forces/Police ID Card
- Current EU Member State ID Card
- Current Signed Firearms Certificate
- Current UK Residence Permit.

### List B – Proof of where you live

- Utility bill (must be less than 3m old and show current address). We cannot accept a mobile phone bill
- Council tax bill for the current tax year
- Current UK photo-card driving licence
- Current Full valid UK paper driving licence
- Bank or Building Society statement showing address (must be issued in the last 3m). We cannot accept credit card statements
- Recent mortgage statement (must be most recent and issued in the last 12m)
- Evidence of entitlement to state/local authority benefit (must be most recent and issued in last 12m)
- Official letter from, DWP, Pension Service, Job Centre Plus or local authority confirming right to benefits (must be issued in last 3m)
- Care Home letter confirming residency and signed by an appropriate authority (must be issued in last 3m)
- Council tenancy agreement, or correspondence from local authority concerning tenancy agreement (must be issued in last 3 months)
- Court appointment instruction (e.g. Probate or Court registered Power of Attorney (must be issued in last 3m)
- Signed letter from Commanding Officer confirming residency in quarters (armed forces only) (must be on official letterhead and dated within last 3m)

Continued overleaf

## Under 18s

Under 18s need to provide two forms of identification (one from List A and one from List B above). If you are unable to provide a document from List A or List B, please provide an alternative document from the options below.

### Proof of who you are (List A equivalent)

- Birth/Adoption Certificate (Original Only)
- NHS Medical Card
- Young person's PASS card (Proof of Age Standards Scheme)
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)

### Proof of where you live (List B equivalent)

- Parents proof of address (from List B above)
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)

## What if I don't want to send an original document?

Unfortunately we cannot accept Internet printouts. We can only accept original documents or a certified photocopy. **Our branch colleagues will be happy to certify the documents for you**, or alternatively we can accept a document certified by a person from the following list.

- Solicitor (registered with the relevant national professional body)
- Chartered Accountant (registered with the relevant national professional body)
- Barrister
- Councillor (Local or County)
- Justice of the Peace
- Post Office Certification Service
- Member of Parliament
- Registered Doctor / Dentist
- Serving Police Officer
- Regulated Financial Services Intermediary
- Officer of the armed services (armed forces applicants only)

Copies of your original documents should be certified with the words 'I confirm that I have seen the original document'

The certifier must sign and print their full name and note their profession, company address, phone number and date. The person certifying should be currently employed in a role listed above and must not be related to you in any way (i.e. they must not be your husband, wife, brother, sister-in-law etc.). They must also not be named as a joint account holder for the new account you are opening.

You cannot certify your own identification.

## Requirements for a Power of Attorney (POA)

If you are applying to open a new account with, or as an attorney, or are requesting an attorney be added to an existing account, you will need to provide us with the following

- An original or certified copy of the power of attorney document (certified on each page).
- In addition to the Customer identification requirements listed above, Attorneys acting in a personal capacity must provide two pieces of identification (one from List A above and one from List B)

Please be aware that we will keep a record of the ID you have provided, which will involve retaining a copy of your documents. These records are required to fulfil statutory obligations and will not be used for any other purposes.

Call in | Talk to us today | Visit  
**branch** | **0345 850 1722** | **skipton.co.uk**



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# Financial Services Compensation Scheme

## Information Sheet



Please retain for your record keeping purposes.

Basic information about the protection of your eligible deposits.

Eligible deposits in Skipton Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of Protection:	£85,000 per depositor per bank / building society / credit union <sup>2</sup>
If you have eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are 'aggregated' and the total is subject to the limit of £85,000 <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	10 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Skipton Building Society with enquiries relating to your account:	<b>Skipton Building Society</b> Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN Tel: 0345 850 1700
To contact the FSCS for further information on compensation:	<b>Financial Services Compensation Scheme</b> 10th Floor Beaufort House, 15 St Botolph House, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional Information

#### <sup>1</sup>Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

#### <sup>2</sup>General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>.

#### <sup>3</sup>Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

#### <sup>4</sup>Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your deposits (up to £85,000) within 10

Continued overleaf

working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

#### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society, or credit union shall also confirm this on the statement of account.

### Financial Services Compensation Scheme – Exclusion List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>5</sup>
  - public authority, other than a small local authority
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>6</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>7</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>8</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>9</sup> – refer to the FSCS for further information on this category
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).**

<sup>5</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>6</sup>As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 read with Part 2 of that Schedule

<sup>7</sup>Under the Companies Act 1985 or Companies Act 2006

<sup>8</sup>See footnote 7

<sup>9</sup>See footnote 7

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