

Change of Registered Contact

Child Trust Fund



For use only when changing the Registered Contact on a Child Trust Fund.

In order to change the Registered Contact on a Child Trust Fund a separate letter will be required from the current Registered Contact requesting to be removed from the account.

☐ Attached letter of consent changes

Section 1: Registered contact's personal details

Mr/Miss/Ms/Mrs/Mx

Surname

First name

Any other name(s)

Telephone Numbers

Day

Evening

Mobile

Email

Place of birth

Town

Country

Date of birth (DD/MM/YYYY)

/ /

Nationality

Occupation

Address - Please enter your full permanent address

Postcode

Section 2: 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:

Registered contact

Email Yes ☐ No ☐

Post Yes ☐ No ☐

Telephone Yes ☐ No ☐

Text message Yes ☐ No ☐

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.

I apply to become the Registered Contact for the Child Trust Fund of:

Section 3: Child's personal details

Mr/Miss

Surname

First name

Any other name(s)

Continued overleaf

Section 3: Child's personal details (continued)

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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Telephone Numbers

Day
Evening

Unique reference number

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Address - Please enter the child's full permanent address

Postcode

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

Section 4: Registered contact identification

We are unable to register a new Registered Contact without sufficient identification.

If you are an existing customer of the Society you will not be required to supply any identification. In all other cases we may use an electronic verification system. In certain circumstances we may require further proof of your identity and address. Please refer to the 'Providing your identity' leaflet supplied.

For office use only (must be completed in BLACK)

Registered Contact

☐ Existing customer Customer number

(A) Verification of Registered Contact's identity:

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

(B) Verification of Registered Contact's address:

Ref Number(s)	Issuing Office/Company

Input by

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Date (DD/MM/YY)

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

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Amended by

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Account Number

<input type="text"/>	<input type="text"/>	<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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Section 5: 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**

Section 6: Declarations

I declare that

- (a) I am 16 years of age or over.
- (b) I am the Registered Contact for that child named on the voucher.
- (c) I will be the Registered Contact for the Child Trust Fund.

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 which were entered into by the initial Registered Contact.

Continued overleaf

General Declarations

- (f) I confirm that I have received: (i) the marketing literature relating to the account I am opening and (ii) the Savings Terms and Conditions and agree to be bound by them and the Rules of the Society (copies of which are available upon request) and any subsequent Terms and 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.

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](https://www.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 7: 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.

Account holder 1

Do you wish to opt out of receiving /being notified of Electronic Payment Statements?

☐

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.

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)

 / /

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branch

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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.

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") ¹
Limit of Protection:	£85,000 per depositor per bank / building society / credit union ²
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 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State
To contact Skipton Building Society with enquiries relating to your account:	Skipton Building Society Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN Tel: 0345 850 1700
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 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:	http://www.fscs.org.uk

Additional Information

¹Scheme 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.

²General 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>.

³Limit 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.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, 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)

Continued overleaf

within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 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 fund¹
 - public authority, other than a small local authority

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company³
- deposits of an overseas financial services institution which qualifies as a small company⁴
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk.

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

²Listed in Section C of Annex 1 of Directive 2014/65/EU

³Under the Companies Act 1985 or Companies Act 2006

⁴See footnote 3

⁵See footnote 3

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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 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank, building society or credit union's failure:	10 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Skipton Building Society with enquiries relating to your account:	Skipton Building Society Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN Tel: 0345 850 1700
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 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:	http://www.fscs.org.uk

Additional Information

¹Scheme 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.

²General 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>.

³Limit 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.

⁴Reimbursement

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.

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A deposit is excluded from protection if:

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- (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 fund⁵
 - 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 instrument⁶ 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.⁷
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁸
- (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 company⁹ – 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.

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

⁶As 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

⁷Under the Companies Act 1985 or Companies Act 2006

⁸See footnote 7

⁹See footnote 7

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