

Savings Accounts for Clubs, Charities or other Unincorporated Bodies



Application Form

For Trustees of clubs, charities or other unincorporated bodies.

For use if the monies are to be invested by an individual on behalf of an unincorporated club, charity or other unincorporated body. This form must be fully completed and signed by the Trustees who will be named on the account for the club/charity/other unincorporated body. If there are more than two Trustees, two forms must be completed. The maximum number of Trustees per account is four.

Important Notice: Before completing this form, please read carefully the specific account terms and conditions relating to the account you are opening (the account terms) and the general Savings Account Terms and Conditions (the savings terms), as we shall seek to rely on them. In addition, please read the notes under Customer Identification section 10. 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.

For office use only (complete once open)

Account Number

Section 1: Account information

Type of account Name of club/charity/other unincorporated body

Please pay interest monthly Please pay interest annually

Section 2: Account holder(s) details

Only the first named account holder will be recorded in the Society's record as the Representative Joint Shareholder for the account. If more than two account holders are required, please complete an additional application form (maximum of four on an account).

Account holder 1

Title Surname

First name

Middle Name(s)

Date of birth (DD/MM/YYYY) / /

National Insurance No.

Address

 Postcode

How long have you lived at this address? Years

Telephone Numbers

Day
Evening
Mobile

Account holder 2

Title Surname

First name

Middle Name(s)

Date of birth (DD/MM/YYYY) / /

National Insurance No.

Address

 Postcode

How long have you lived at this address? Years

Telephone Numbers

Day
Evening
Mobile

Continued overleaf

Section 2: Account holder(s) details (continued)

Email	<input type="text"/>	Email	<input type="text"/>
Position within the club/charity/other unincorporated body	<input type="text"/>	Position within the club/charity/other unincorporated body	<input type="text"/>
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Nationality	<input type="text"/>	Nationality	<input type="text"/>
Country of residency	<input type="text"/>	Country of residency	<input type="text"/>
Town of birth	<input type="text"/>	Town of birth	<input type="text"/>
Country of birth	<input type="text"/>	Country of birth	<input type="text"/>

Section 3: Trustee Tax Resident Details

Account holder 1

Are you tax resident only in the UK? Yes No

If 'No', please list below all the countries in which you are tax resident and provide your relevant Tax Reference Number or Taxpayer Identification Number (TIN)*

Countries in which you are tax resident	Taxpayer Identification Number (TIN)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

*The TIN is the number by which the tax authority in your country of tax residence identifies you. If you have more than two tax liabilities, please provide the additional information on a separate piece of paper.

Account holder 2

Are you tax resident only in the UK? Yes No

If 'No', please list below all the countries in which you are tax resident and provide your relevant Tax Reference Number or Taxpayer Identification Number (TIN)*

Countries in which you are tax resident	Taxpayer Identification Number (TIN)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Section 4: Trustee Tax Citizenship Details

Are you a citizen only of the UK? Yes No

If 'No', are you a citizen of the United States? Yes No

If 'Yes', please provide your USA Tax Identification Number (TIN)*

Are you a citizen only of the UK? Yes No

If 'No', are you a citizen of the United States? Yes No

If 'Yes', please provide your USA Tax Identification Number (TIN)*

*The TIN is the number by which the tax authority in your country of tax residence identifies you. If you have more than two tax liabilities, please provide the additional information on a separate piece of paper.

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:

Account holder 1

Email Yes No

Post Yes No

Telephone Yes No

Text message Yes No

Account holder 2

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 1722 or writing to FREEPOST SKIPTON BUILDING SOCIETY (please use block capitals). Please be assured that the freepost address is correct, despite its simplicity.

Continued overleaf

Section 6: More about your organisation

We are required by the Financial Services Compensation Scheme to identify whether you are a micro, small or medium enterprise. Please answer the following questions so we can ascertain this information.

Do you have less than 250 employees? Yes No

Does your annual turnover NOT exceed £44,887,000? Yes No

Does your annual balance sheet NOT exceed £38,602,820? Yes No

I/we invest as:

Trustees For (Beneficial Owners)

The beneficial owner is an:

Unincorporated Pension Scheme

Unincorporated Charity - Charity Number

Unincorporated Association/Club

Address - Address for correspondence if different from first named customer above. Please note that we are unable to accept c/o addresses and P.O. Box Numbers

Address

Postcode

Telephone Numbers

Evening

Email

Section 7: Interest Instructions

Please tick the appropriate box and enter the relevant account holder(s) details. Please refer to the product leaflet for the available interest options.

Please note, interest can only be paid to an account in the name of the club/charity/other unincorporated body.

Please add the interest to the account

Please transfer the interest to another Skipton account

Account number

Please pay the interest direct to the Bank/Building Society Account below:

Account Holder Name(s)

Account Number

Sort Code

Bank/Building Society Name

Account Reference

Section 8: Savings Details

What are you saving for?

Opening Investment

Cheques £	Total £
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NOTE: Cheques should be payable to SKIPTON BUILDING SOCIETY RE: THE ACCOUNT HOLDER(S)

Please let us know how you'd like to open the account:

I/We authorise you to transfer £

from Skipton Account Number:

I/We authorise you to transfer the full balance (including interest) from Skipton Account Number:

Please enclose your passbook

Please indicate the number of signatures required for each withdrawal

Continued overleaf

Section 9: Tax Declaration (not applicable for charities)

This section must be completed by a Board member or Trustee of the club/other unincorporated body. This section does not need to be completed by charities.

Part A

Is the club/other unincorporated body an actively trading non-financial institution? (e.g. is more than half the income of the club/other unincorporated body from subscriptions/donations rather than from investments or are less than half the assets investments?)

Yes No

If you have selected 'Yes' to the above question, please move to Part D.

If you have selected 'No', please move to Part B.

Part B

Is the club/other unincorporated body resident for tax purposes only in the UK?

Yes No

If you have selected 'Yes' to the above question, please move to Part D.

If you have selected 'No', please move to Part C.

Part C

Please list the country or countries in which the club/other unincorporated body is tax resident, together with any tax reference number(s)/tax identification number(s) ("TIN"), if relevant.

Please note: If a Trustee registered on the account is liable to pay tax outside of the UK, the club/other unincorporated body may be reported to that country's tax office. If the club/association itself is liable to pay tax outside of the UK, it will be reported to that country's tax office.

Country/countries of tax residency

Tax reference number

Part D

I/ We undertake to inform Skipton Building Society of any change in circumstances that may affect this declaration.

Name of Club/other unincorporated body

Your full name

Position

Date (DD/MM/YY)

Signature

Section 10 : Customer Identification (ID)

We are unable to open a new account without sufficient ID.

- 1. Verification of personal identity** - If you are not an existing customer of the Society, we will require identification for each individual account Trustee in order to open the account. If you're opening the account by post or in branch, please bring proof of ID as set out in our Proving Your Identity document or at skipton.co.uk/identity. We understand that not all trustees may be able to come into branch together. If a Trustee is not present when the account is opened in branch, we'll need two forms of identification providing for them.

Alternatively, if you're 18 or over and on the electoral roll for your current address, we may be able to verify your identification electronically. This can be done in branch or by calling us on 0345 850 1722 and we'll let you know straight away if you've passed our checks. If we can't verify your identity electronically, or if you're under 18, you'll need to provide us with proof of ID.

- 2. Unincorporated Charity identification** - Charities must also provide either a letter from the Charity Commission confirming their registration and registered number, or in the case of unregistered charities, their exemption from registration.

- Charity Commission letter attached
 Exemption from registration attached

- 3. Unincorporated Pension Scheme identification** - Where an account is opened by the Trustees of an Unincorporated Pension Scheme on behalf of that scheme, they must provide:

- a resolution from the Board of Trustees conferring authority on those who will operate the account; and
- formal Trust documents confirming the names of the current trustees and their address for correspondence.

- Letter from Trustees attached (confirming operators' authority)
 Trust document confirming names of Trustees and correspondence address attached

- 4. Unincorporated Charity/Unincorporated Club/Association identification** - In the case of an unincorporated charity or unincorporated club/association - a mandate or meeting minutes from the partnership, charity trustees or trustee of the unincorporated club/association respectively authorising the opening of an account and conferring authority on those who will operate it must be provided. If you are providing meeting minutes, these must be an entire copy of the minutes (no extracts) from the meeting that confirms agreement to open a savings account with Skipton Building Society. The requirements for each of these are stated below:

The Mandate and Minutes must:

- confirm the names of all trustees who will be named on the account (maximum of four per account). These must match the application form
- confirm how many signatures will be required to operate the account (between one and four)
- be signed and dated by the chairman/treasurer of the club, charity or other unincorporated body
- be on the club/charity/other unincorporated body's letter-headed paper.[^]

If available, we also require a copy of the club/charity/other unincorporated body's constitution.

[^] If letter-headed paper is not available, this must be stated in the letter, or alternatively, a copy of the constitution must be submitted.

N.B. For all accounts not opened in person, cheques must be drawn from a personal current account, or if issued by a Bank or Building Society, must bear your name and account number from which the funds are drawn.

Section 11: Terms and conditions

The following Agreement to Assign Windfalls to Charity is only relevant to customers applying to open a share account (not a deposit account).

Agreement to assign windfalls to charity

Note: This Agreement does not apply to you if:

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

Where more than one of you is signing this form the above Note and, if applicable, the rest of this Agreement apply to each of you separately.

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.

Trustee Declarations - Applicable to all share and deposit accounts

(Where the account is to be opened on behalf of an Unincorporated Charity, Unincorporated Club/Association or Unincorporated Pension Scheme).

To be completed by the authorised signatory(ies) of the Unincorporated Charity, Unincorporated Club/Association or Unincorporated Pension Scheme.

- (a) I hereby declare that the following resolution was passed at a meeting held on (date)
"Resolved: That an account be opened with Skipton Building Society and that the persons detailed be authorised to operate the account, noting that those operators will be the account holders and, if the account is a share account, members of the Society (subject to its Rules)."
- (b) I declare that the attached mandate on headed paper from the Unincorporated Charity, Unincorporated Club/Association or Unincorporated Pension Scheme authorises the opening of an account and confers authority on those who will operate it.

Declarations

- (a) 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 terms and agree to be bound by them and the Rules of the Society (copies of which are available on request) and any subsequent conditions and Rules for the time being in force.
- (b) I declare that if the account is a share account, that any share(s) acquired by me under this account will not be held by me as a bare Trustee, (or, in Scotland, as a simple Trustee), for a body corporate or for persons who include a body corporate.
- (c) I agree to advise the Society immediately of any changes to Trustees or the original nature of the business/activity.
- (d) I confirm that information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by the Society following formal demand, may be passed to a Credit Reference Agency.

Section 12: 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.

How We Use Your Personal 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
- process, manage and administer your applications, enquiries, accounts, transactions, relationships, products and services
- check the eligibility of products and services you apply for or have with us and review this on an ongoing basis
- 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, 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.

Financial Services Compensation Scheme (FSCS) Acknowledgment

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

Account Holder 1

Usual signature

Date (DD/MM/YY)

 / /

Account Holder 2

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.

Section 13: Electronic Payment Statement (EPS)

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

These statements can only be received through the post for this type of account.

The EPS will be issued to each account holder unless they individually wish to opt out of receiving them.

Account holder 1

Do you wish to be supplied with an Electronic Payment Statement? Yes No

Account holder 2

Do you wish to be supplied with an Electronic Payment Statement? Yes No

Section 14: Checklist

You'll need all the documents listed below to open a savings account. Documents can be sent to our head office (below), or you can take photocopies to your local branch and we'll post them for you.

(Please tick)

- | | |
|---|--|
| <input type="checkbox"/> Completed application form(s) | <input type="checkbox"/> Completed 'Unincorporated Club or other unincorporated bodies Tax Declaration Form' found in Section 9 in the application form (not applicable for charities) |
| <input type="checkbox"/> ID for everyone who's going to be named on the account (unless they're an existing customer) | <input type="checkbox"/> For registered charities, a charity letter must also be provided. |
| <input type="checkbox"/> Mandate/Minutes on letter-headed paper to tell us who you'd like to appoint to operate the account | |

Section 15: Additional documentation required for Charities only

Charity Commission letter

What this is: A copy of the confirmation stating that the charity is registered. This can be obtained from the Charity Commission for England and Wales or from the Office of the Scottish Charity Regulator. If the charity is unregistered, please provide a letter from the charity commission confirming exemption from registration.

Section 16: How to send your documents to us

You can post the application form(s), identification and documentation to us at Skipton Building Society, Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

Alternatively, you can visit your local branch. To find your nearest branch, visit skipton.co.uk and search for 'branch finder'.

For office use only

Staff number Date / / Checked by

- Membership Classification (14 for clubs and charity account)
 Terms and Conditions have been supplied (please tick)

Account holder 1

- Existing customer
 ID checked and verified, copy sent to Tower

Account holder 2

- Existing customer
 ID checked and verified, copy sent to Tower

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.

Nominated Bank Details.



Branch: Please scan and send to Tower - Investment (Actioned)

Section 1: account details

List your 9 digit Skipton Building Society account number(s)

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

Section 2: account holder details

Account holder 1

Name

Date of birth (DD/MM/YYYY)
 / /

Account holder 2

Name

Date of birth (DD/MM/YYYY)
 / /

Section 3: Nominated bank and building society account details

Add Remove

1 Nominated Bank details

Account Holder's Name (must be named on the SBS account)

Bank Account Number Sort code

Payment Reference (this will be used on all future instructed withdrawals)

Add Remove

2 Nominated Bank details

Account Holder's Name (must be named on the SBS account)

Bank Account Number Sort code

Payment Reference (this will be used on all future instructed withdrawals)

Please note: Nominated Bank details are subject to verification and you may be required to provide evidence that the Nominated Bank account is in an Account Holder's name

Section 4: signature (must be signed by the minimum number of signatories)

Account holder 1

Signed

Date (DD/MM/YY)
 / /

Account holder 2

Signed

Date (DD/MM/YY)
 / /

For office use only

I have had a conversation with the customer about the reference field and the impact this has when doing a withdrawal. Yes No

Signed by (branch colleague) _____

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

Financial Services Compensation Scheme

Information Sheet



Protected



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:	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.

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 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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