

Savings Account

Application Form

Share account only - deposit account prohibited by statute.

Only to be completed by individuals on their own behalf

For use by private individuals only. An additional application form should be completed where there are more than two account holders of the proposed account. For use by UK residents only. Corporate Bodies, Companies resident in the UK, Trustees for partnerships, charities and unincorporated clubs/associations should not complete this form but should ask for the appropriate form.

Important Notice: Before completing this 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 8. 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

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Section 1: Account information

Type of account

Please pay my interest monthly ☐ annually ☐

Section 2: Account holder(s) details

NOTE: If an account is to be opened by an Attorney, please complete a Savings Account Registration Form.

Names - If more than 2 account holders are required, please complete an additional application form (maximum of 4 on an account). Only the first named account holder will be recorded in the Society's records as the Representative Joint Shareholder for the account.

Please complete for all people named on the account - Please note that we are unable to accept c/o addresses and P.O. Box Numbers.

Account holder 1

Title Surname

First Name Middle Name(s)

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

National Insurance No.

Address

 Postcode

Email

Account holder 2

Title Surname

First Name Middle Name(s)

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

National Insurance No.

Address

 Postcode

Email

Continued overleaf

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

Account holder 1

Telephone Numbers

Day
Evening
Mobile

Occupation

--

Place of birth

Town
Country

Nationality

--

Country of residence

--

Account holder 2

Telephone Numbers

Day
Evening
Mobile

Occupation

--

Place of birth

Town
Country

Nationality

--

Country of residence

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Section 3: 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:

Applicant 1

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"/>

Applicant 2

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 4: Tax Resident Details

This section must be completed for each person named above. We are unable to open an account without these 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)

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)

Continued overleaf

Section 5: Tax Citizenship Details

This section must be completed for each person named above. We are unable to open an account without these details.

Account holder 1

Are you a citizen only of the UK? ☐ Yes ☐ No

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

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

TIN

Account holder 2

Are you a citizen only of the UK? ☐ Yes ☐ No

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

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

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 6: Savings Details

What are you saving for?

Opening Investment

Cash £	Cheque(s) £	Card £	Total £
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NOTE: Cheques should be made payable to SKIPTON BUILDING SOCIETY RE: YOUR FULL NAME

I authorise you to transfer £

from my/our Skipton Account Number (Please enclose your passbook)

Please indicate the number of signatures required for each withdrawal.

Section 7: Interest instructions

Please state here how you would like your interest to be paid, refer to the product information for the available interest options.

Select one of the following:

☐ Please add the interest to the account

☐ Please transfer the interest into Skipton account number

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

Account holders' name(s)

Account number

Sort code

Bank/Building Society name

and/or Account reference

Section 8: 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 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 ☐

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 9: Customer identification

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

If you are an existing customer of the Society you may 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.

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 10: Agreement and Declarations

Before you sign this form, it is important that you read the declarations in this section carefully as we shall seek to rely on them. If you do not understand any point or require assistance, please call Money Direct on 0345 850 1722.

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 29th 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.

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 upon request) and any subsequent conditions and Rules for the time being in force.
- (b) I confirm that I am aware that the type of account I am opening is a share account and I understand that only the first named account holder will initially be recorded in the Society's records as the Representative Joint Shareholder for the account. Subject to the Rules of the Society, only the Representative Joint Shareholder will have voting rights.
- (c) I declare that any share(s) acquired by me 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.
- (d) If any provision relating to this account is unenforceable for any reason this will not affect the enforceability of any other provision.

Section 10: Agreement and Declarations (*continued*)

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 11: Signatures

Financial Services Compensation Scheme (FSCS) Acknowledgement

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

Account holder 1

Signature

Date of Signature (DD/MM/YY)

 / /

Account holder 2

Signature

Date of Signature (DD/MM/YY)

 / /

Please note it is important for you to sign and date this application with todays date and return all the pages to confirm your acceptance of the terms and conditions of the account. Failure to do so may cause delays in opening your account and the application form will need to be returned back to you to complete.

For office use only (must be completed in BLACK)

Staff number

Date (DD/MM/YY)

 / /

Checked by

Membership Classification

(1 for individuals, 8 for Attorney)

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 0345 850 1722



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch

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



SKIPTON
BUILDING SOCIETY



Please retain for your record keeping purposes.

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with Skipton Building Society are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

Limit of protection

£120,000 per depositor per bank, building society or credit union.

If Skipton Building Society goes out of business the eligible deposits with the same bank, building society or credit union will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that Skipton Building Society has your up-to-date contact details including your email address.

Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary high balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

- (a) Transactions relating to the purchase and sale of your main home.
- (b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
- (c) Compensation for personal injuries or wrongful conviction.

How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

You can get in touch by:

Calling 0345 850 1700

Chatting to us live at [skipton.co.uk](https://www.skipton.co.uk)

Our lines are open: Monday to Thursday: 8am – 6pm, Friday: 8am – 5.30pm, Saturday: 9am – 12 noon.

Visit us in branch

Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at www.fscs.org.uk or by contacting the FSCS using the details below:

Telephone: 0800 678 1100

Email: enquiries@FSCS.org.uk

Exclusion List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.
- (2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.
- (3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.



Call 0345 850 1700



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch

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 Account Details Form

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="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"/>

Section 2: Account holder details

Account holder 1

Name

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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Account holder 2

Name

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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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

<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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Sort code

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

<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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Sort code

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

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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Account holder 2

Signed

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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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 0345 850 1700



Go to [skipton.co.uk](https://www.skipton.co.uk)



Visit us in branch