POD011

Young Regular Saver
Application Form

Share account only - deposit account prohibited by statute.

A Young Regular Saver can only be opened in the name of one person aged 12 to 17 years old, and each person may only have one account. **All correspondence relating to this account will be sent to the address of the account holder unless otherwise instructed.**

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 5. 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

Young Regular Saver

What are you saving for?

Opening Investment

Cash £ Cheque(s) £ Total £

NOTE: Cheques should be made payable to Skipton Building Society RE: THE ACCOUNT HOLDER.

I authorise you to transfer £

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

Section 2: Account Holder & Operator Details (Optional)

Note: An operator is optional for this account. If you require an operator please complete the operator details below.

Account holder (young saver)

Title

Surname

First name and other initials

Address

Postcode

Operator (parent, legal guardian or other person)

Title

Surname

First name and other initials

Address

Postcode

Use this address as the correspondence address?

Yes ☐

Continued overleaf

Section 2: Account holder & operator details *(continued)*

Telephone Numbers

Day

Evening

Mobile

Email

Date of birth (DD/MM/YYYY)

/ /

Nationality

Country of residence

Occupation

Town of birth

Country of birth

Telephone Numbers

Day

Evening

Mobile

Email

Date of birth (DD/MM/YYYY)

/ /

Nationality

Country of residence

Occupation

Town of birth

Country of birth

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:

Operator (if applicable)

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.

Section 4: Tax Details

It is mandatory to complete this section for each person named above - please note that we are unable to open an account without these details.

Account holder (young saver's)

Are you tax resident only in the UK? Yes ☐ No ☐
(required under tax legislation regardless of age)

If NO, in which countries are you tax resident?

Taxpayer Identification Number (TIN)
in the country entered above*

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

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

Operator (parent, legal guardian or other person)

Are you tax resident only in the UK? Yes ☐ No ☐
(required under tax legislation regardless of age)

If NO, in which countries are you tax resident?

Taxpayer Identification Number (TIN)
in the country entered above*

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

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

**The TIN is the number by which the tax authority in your country of tax residence identifies you.*

Continued overleaf

Section 5: 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 identification will be required to prove who you are and where you live for both the customer and the operator. Please refer to the 'Proving Your Identity' leaflet enclosed.

Note: 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.

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

Section 6: Terms and conditions

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,

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** (ie 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 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.

(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.

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.

Continued overleaf

Section 6: Terms and conditions *(continued)*

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 Young Savers 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.

Section 7: Electronic Payment Statement

When there's an electronic payment out of the 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 received a notification email confirming your Electranic Payment Statement is available for you to view online.

Account Holder

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

Operator (If applicable)

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 8: Signatures

Financial Services Compensation Scheme (FSCS) Acknowledgement

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

Account Holder

Signature

Date of Signature

☐☐ / ☐☐ / ☐☐

Operator (If applicable)

Signature

Date of Signature

☐☐ / ☐☐ / ☐☐

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)

Staff Number ☐☐☐☐☐

Date (DD/MM/YY) ☐☐ / ☐☐ / ☐☐

Checked by ☐☐☐☐☐

Membership Classification (16 Young Investor) ☐

Terms and Conditions have been supplied (please tick) ☐

Account holder

☐ Existing customer

☐ ID checked and verified, copy sent to Tower

Operator

☐ Existing customer

☐ ID checked and verified, copy sent to Tower

Call 0345 850 1722 Go to 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.

How to prove your name and address

SKIPTON BUILDING SOCIETY Since 1853

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. If you're over 18 we will usually use an electronic verification system to confirm your Identity, which will not affect your credit rating. If you fail the electronic check we will request ID documents to verify your identity, use of your accounts will be limited until we receive these.

If you're an existing customer these requirements may also be applicable when you make certain changes to your account.

What you will need

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 Savings Operations, 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.

List A – Proof of who you are

- Current valid 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
- Biometric Residency Permit
- Local authority issued disabled or older persons bus pass
- Government issued blue parking badge.

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
- We can accept a water bill within 12 months of issue (must be most recent issue)
- 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)

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)

- Evidence of legal guardianship (original copy/certified by solicitor)
- 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/Legal guardian proof of address (from list B above)
- A letter of introduction from school/college/university confirming name and address (must be on official letterhead)

Continued overleaf

Customers Living Abroad

We require customers living abroad to send us originals of identification and proof of address.

Unfortunately we are unable to accept printed copies or certified copies.

Please provide one form of identification from list A and one form of address verification from list B.

These can be posted to Savings Operations, Skipton Building Society, Principle Office, The Bailey, Skipton, United Kingdom, BD23 1DN.

Please contact us on the methods below if you have any questions or concerns.

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 0345 850 1722   Go to skipton.co.uk   Visit us in branch

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Financial Services Compensation Scheme

Information Sheet

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
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

Continued overleaf

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.

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SKIPTON BUILDING SOCIETY Since 1853

For 12 years and over.
If you need help reading this, or don't understand something, talk to your parent or guardian.

Young Savers' Privacy Notice

We're Skipton. We want to help you take care of your money. To do that, it is necessary to collect some information about you. This leaflet explains what details we ask for, what we do with it, why we need it and how we keep it safe, to make sure your personal data is protected.

What is data privacy?

Privacy means keeping things private, or in other words keeping information to yourself and not sharing it with anyone you don't need to. This includes the secrets you have with your best friend, but when you deal with organisations such as banks, building societies, clubs, social media and apps, it's information about you, such as your name and address, that they have to make sure stays private and safe.

Did you know?

Every time you watch a video on Youtube or use an app, it produces data. Data privacy rules protect that data, even when it might not be obvious that it's been collected.

Things to know about data privacy for young savers

When you apply for a savings account we collect information about you like your name, age, where you live and things like that. It's called 'personal data' and there are rules around what we can (and can't) do with it. The rules are designed to make sure your data's not used in a way you wouldn't want it to be.

Why do we need your data?

We can't just collect information about you because we feel like it. We can only collect and use information about you that we need to manage your savings account. That means we won't ask you what you had for lunch or what your favourite band is – because we don't need to know that.

Did you know?

Data privacy rules say that there are only certain reasons why an organisation can process data. These include:

- to provide you with something you want, such as when you sign up to use an app (this is known as processing on the basis of a contract),
- if the law says we have to, such as reporting crimes (this is known as processing on the basis of a legal obligation),
- if you say it's ok (this is known as processing on the basis of your consent),
- if the organisation wants to do something that's a bit different from what you signed up for, such as looking at the way people use their savings account so that they can create new products (this is known as processing on the basis of legitimate interest).

How we use your data

When you open an account with us, we use your information for things like working out how much interest to pay you and sending you statements showing how much you've saved. It also helps us identify who you are, so when you phone us or visit a branch, we know it's you. This is really important when you take money out of your account.

Sharing your data

Sometimes we need to share your data with other companies or people for things like printing the statements we send you. When we do share your data, we'll do our best to make sure the right security is in place so that others can keep it safe and private too.

How long we'll keep your data

We'll keep your data as long as you have a savings account with us. When you've closed all your savings accounts and are no longer a customer with us, we'll also keep it for a further 6 years in case there are any questions or queries in the future.

When you use our website

When you visit our website, cookies are placed on your computer by us. Unfortunately these cookies aren't ones you can eat. Here, a cookie is a small text file that is downloaded onto your computer, tablet or smartphone when you visit our site. Cookies help ensure your security and privacy and enable you to move around our website and use its features.

Your rights

You can protect your information by asking us:

- to see what information we have about you,
- how we use your information,
- to fix any incorrect information,
- not to keep your information if we don't need it anymore,
- to stop using your information in some cases,
- to send your information to other organisations,
- for a human to check something if a decision was made by a computer.

You can ask us by speaking to our branches or contacting us directly.

When you ask us to do this we have 1 month to respond, but sometimes it can take longer. If this happens and we need more time to deal with your request, we will tell you that we may need up to 2 more months.

If there are reasons why we can't always do what you ask, we will tell you when we can't and why.

Complaints

If you think we've done something wrong with your data, we want to know so we can sort it out.

You can contact us online, by going into a branch or by calling 0345 850 1722.

You can contact Skipton's Data Protection Officer at DPO@skipton.co.uk

If you make a complaint we will aim to resolve your complaint quickly and fairly.

If you (or your parent/guardian) are still not happy, there are some other organisations you can get in touch with.

The Financial Ombudsman Service is there to help with general complaints. Contact them by emailing complaint.info@financial-ombudsman.org.uk Their website is financial-ombudsman.org.uk.

The Information Commissioner's Office (ICO) can help with data privacy complaints. Their website is ico.org.uk.

More information

There's loads more information about Data Privacy in our full Data Privacy Notice at skipton.co.uk.

If you want to know even more about how we use your data, you can contact us at skipton.co.uk/help-and-support/contact-us, visit one of our branches or call us on 0345 850 1722.

Visit us in **branch**   Call **0345 850 1722**   Go to **skipton.co.uk**

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