

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 terms and conditions relating to this account as we shall seek to rely on them. These are contained in the marketing literature and the Investment Account Terms and Conditions. In addition, please read the notes under Customer Identification section. Please complete this form and then read and sign the Agreement to assign windfalls to charity and the Declarations section. 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

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 and other initials

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

National Insurance No.

Address

 Postcode

How long have you lived at this address
 Years

Email

Account holder 2

Title Surname

First name and other initials

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

National Insurance No.

Address

 Postcode

How long have you lived at this address
 Years

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

Section 3: 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)

Section 4: 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 5: Savings Details

What are you saving for?

Opening Investment

Cash £	Cheque(s) £	Card £	Total £
--------	-------------	--------	---------

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

Continued overleaf

Section 5: Savings Details (continued)

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 6: 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 7: Customer identification

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

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

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 8: 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 Skipton 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

Continued overleaf

Section 8: Agreement and Declarations (continued)

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 marketing literature and
 - (ii) The Investment Account Terms and Conditions (“the conditions”) 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

- (e) For the purposes of the Data Protection Act 1998 the Society is the Data Controller responsible for the processing of my personal data. I understand that I may request in writing, upon payment of a fee, a copy of the details held about me by the Society and where necessary rectify the information that is held about me.
- (f) I agree to the processing of my personal data for the purposes of opening and administering my account, contacting me where necessary, (this may be by letter, telephone, SMS text or secure messaging and email to the email address I provide), fraud prevention and detection, legal and regulatory compliance, marketing and market research, statistical analysis and after closure of the account for statutory, regulatory, accounting, auditing or other lawful requirements. Information may be passed to the Society’s agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country, including countries outside the European Economic Area, for any of these purposes and for systems administration.
- (g) You explicitly consent to us accessing, processing and retaining any information you provide to us for the purposes of providing payment services to you (electronic payments into or out of your account). This does not affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent. If you do this, we will stop using your information for this purpose, but may continue to process information about you for other purposes where we are required or allowed to by law.
- (h) I consent to the disclosure of details about the progress of my application to my Solicitor or other third party acting on my behalf if the application was submitted by them with my authority. I consent to the Society using and disclosing the information contained in my application form and about my account to prevent, or detect fraud, or to assist in verifying my identity, the Society may make searches of Group records and at fraud prevention and credit reference agencies who will supply information. This information may also be used for the prevention of Money Laundering as well as the ongoing maintenance of my account.
- (i) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
- (j) Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to Compliance department, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN, or from our website at skipton.co.uk

Keeping you up to date about products and services

Skipton Building Society would occasionally like to provide you with details of products, services and other promotions which may be of interest to you. This may be by telephone, post or email. By giving your personal details, you are consenting to receiving such communications. If there is a contact method you DO NOT want us to use for this, please indicate your objection by ticking one or more of the boxes below:

Applicant 1

Telephone Post Email

Applicant 2

Telephone Post Email

We may share your information with other companies within the Skipton Building Society Group and our third party providers (lists of which are available on request) in order that they can occasionally provide you with details of their products and services. If you would prefer not to receive such communications, please tick this box:

Applicant 1

Applicant 2

We will remind you of your right to alter your marketing preferences from time to time, or you may change them at any time by writing to the Marketing Department, The Bailey, Skipton, North Yorkshire, BD23 1DN, or if you are a Skipton Online customer, by logging in and going to ‘My Account’.

Continued overleaf

Section 8: Agreement and Declarations (continued)

Financial Services Compensation Scheme (FSCS) Acknowledgement

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

Applicant 1

Usual signature

Date (DD/MM/YY)

 / /

Applicant 2

Usual signature

Date (DD/MM/YY)

 / /

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 in | Talk to us today | Visit
branch | **0345 850 1722** | **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.

Faster payments authorised bank account details



Branch: Please scan and send to the Customer Delivery Nominate Bank Details Mailbox.

Section 1: Account Details

Skipton Building Society Account Number(s)

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: Faster Payments Bank Account Details

Add Remove

1 Nominated Bank Details for Faster Payment

Bank Account Holders Name

Bank Name

Branch Sort Code

Account Number

Reference

Add Remove

2 Nominated Bank Details for Faster Payment

Bank Account Holders Name

Bank Name

Branch Sort Code

Account Number

Reference

Section 4: Signature (Both account holders must sign on joint accounts)

Account holder 1

Signed

Date (DD/MM/YY)
 / /

Account holder 2

Signed

Date (DD/MM/YY)
 / /

For office use only

Investment	A/C	New	Date	Pages
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Call in **branch** | Talk to us today **0345 850 1700** | 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.

Financial Services Compensation Scheme

Information Sheet



Please retain for your record keeping purposes.

Basic information about the protection of your eligible deposits.

Eligible deposits in Skipton Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of Protection:	£85,000 per depositor per bank / building society / credit union ²
If you have eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are 'aggregated' and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State
To contact Skipton Building Society with enquiries relating to your account:	Skipton Building Society Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN Tel: 0345 850 1700
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph House, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information

¹Scheme responsible for the protection of your eligible deposit

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

²General limit of protection

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

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

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

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

³Limit of protection for joint accounts

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

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

⁴Reimbursement

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

Continued overleaf

within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

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

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

Other important information

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

Financial Services Compensation Scheme – Exclusion List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority

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

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

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

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

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

³Under the Companies Act 1985 or Companies Act 2006

⁴See footnote 3

⁵See footnote 3

Call in **branch** | Talk to us today **0345 850 1700** | 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.