POD003

Savings Account
Application Form

SKIPTON BUILDING SOCIETY

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 7. 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

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

How long have you lived at this address

Years

Email

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

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: 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 ☐	No ☐
Post	Yes ☐	No ☐
Telephone	Yes ☐	No ☐
Text message	Yes ☐	No ☐

Applicant 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 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 £

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

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: 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 9: 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

Continued overleaf

Section 9: Agreement and Declarations *(continued)*

(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.

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

Continued overleaf

Section 9: Agreement and Declarations *(continued)*

- 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.

Section 10: 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 11: Signatures

Financial Services Compensation Scheme (FSCS) Acknowledgement

☐ 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.

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

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.

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Nominated Bank Details.

SKIPTON BUILDING SOCIETY

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

Section 1: account details

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

New account ☐ Fixed Bond account ☐ Withdrawal required ☐

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**

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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:	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

[1]Scheme 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.

[2]General 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.

[3]Limit 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.

[4]Reimbursement

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 fund[5]
- 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 instrument[6] 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 company[9] – 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.

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

[6]As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 read with Part 2 of that Schedule

[7]Under the Companies Act 1985 or Companies Act 2006

[8]See footnote 7

[9]See footnote 7

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SKIPTON BUILDING SOCIETY

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