

PERSONAL ACCOUNT APPLICATION FORM AND MANDATE

Please complete this form in BLOCK CAPITALS and black ink and return it in the pre-paid envelope provided to: **Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN**. If you need any help completing this form, please call us on **0800 092 3300**.

For action by Professional Adviser only

£ Sterling Master Account number

£ Sterling Account number allocated

1 Which account(s) are you applying for?

Applicant to complete

Please tick which Account(s) you wish to apply for. Indicate the amount to be deposited; and if a cheque, paying-in book and/or VISA Deferred-Debit Card are required; and if you would like an Internet Banking Password for each applicant.

Private Bank Account ¹ (minimum on deposit £100,000 across all Cater Allen products)	Chequebook	Over the counter Paying-in Book	Postal deposit Paying-in Book	Debit Card ⁵	Overdraft ⁶	American Express Charge Card
<input type="checkbox"/> £ Sterling £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Platinum
Prestige Bank Account¹ (minimum on deposit £25,000 across all Cater Allen products)						
<input type="checkbox"/> £ Sterling £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/> Gold
Sterling Bank Account¹ (minimum £5,000)						
<input type="checkbox"/> £ Sterling £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Currency Bank Accounts (minimum equivalent to £5,000 in Euros or US Dollars)						
<input type="checkbox"/> € Euro € <input type="text"/>				<input type="checkbox"/>		
<input type="checkbox"/> \$ US Dollar £ <input type="text"/>				<input type="checkbox"/>		
Investment Account¹ (minimum £5,000)						
<input type="checkbox"/> £ Sterling £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Sovereign 30 Account¹ (minimum £5,000)						
<input type="checkbox"/> £ Sterling £ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>			
Personal Notice Account 95¹ (minimum £50,000)						
<input type="checkbox"/> £ Sterling £ <input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>			
Term Deposit² (minimum £50,000 or equivalent in US Dollars or Euros ³)						
<input type="checkbox"/> £ Sterling £ <input type="text"/>						
Currency Term Deposits (NB: Only available for 12 month term)			Base Rate Tracker Term (NB: Only available for 12 month term)			
<input type="checkbox"/> € Euro € <input type="text"/>			<input type="checkbox"/> £ Sterling £ <input type="text"/>			
<input type="checkbox"/> \$ US Dollar \$ <input type="text"/>						

(For notes, please refer to page 8.)

1 Which account(s) are you applying for? (continued)

Applicant to complete

Internet Banking⁴

I would like Internet Banking access (all accounts will appear within Internet Banking): ☐

Name to be shown on new Account (to appear on chequebook and paying-in books where applicable)

2 Your personal details

Applicant(s) to complete

In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, we are required to identify and verify all applicants for accounts, as well as certain other parties to the relationship. In some circumstances we may not be able to process this request without this information.

If this application form does not provide you with enough space for the personal details of all required parties, please photocopy this section of the form or visit our website to download the "Additional Applicant Form" (www.caterallen.co.uk – personal banking). Then complete for each additional person and attach all relevant pages to this application.

First applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forename(s)

Middle name(s)

Surname

Any other name you have been, or are, known by

Nationality

Date of birth

Do you have dual nationality?

Yes ☐ No ☐

If 'Yes' please specify which country

Current home address (permanent residential address)*

 Postcode

Country of residence

* C/O and PO Box addresses are not acceptable.

How long have you been at your current home address?

Years Months

Male ☐ Female ☐

Telephone (day)

Telephone (eve)

Mobile

Email

Previous home address if less than three years at address shown above (if more than one address, please provide details of all other addresses on a separate sheet)

 Postcode

How long did you live at this address?

Years Months

Non UK residents (only EU countries permitted)

Please give us your current Tax Identification number that is appropriate for your current country of residence (i.e. give us the number that identifies you within the Tax Collection system of the country in which you reside).

Tax Identification number (if applicable)

I confirm that I have enclosed customer identification in accordance with the Customer Identification Requirements Sheet (Please see section 12)

☐

I confirm that a Confirmation of Verification of Identity Certificate (CVIC) is being supplied (Please see section 12)

☐

2 Your personal details (continued)

Applicant(s) to complete

Second applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Mr ☐ Mrs ☐ Ms ☐ Miss ☐
Other ☐ If 'Other' please state

Forename(s)

Middle name(s)

Surname

Any other name you have been, or are, known by

Nationality

Date of birth

Do you have dual nationality?

Yes ☐ No ☐

If 'Yes' please specify which country

Current home address (permanent residential address)*

 Postcode

Country of residence

* C/O and PO Box addresses are not acceptable.

How long have you been at your current home address?

Years Months

Male ☐ Female ☐

Telephone (day)

Telephone (eve)

Mobile

Email

Previous home address if less than three years at address shown above (if more than one address, please provide details of all other addresses on a separate sheet)

 Postcode

How long did you live at this address?

Years Months

Non UK residents (only EU countries permitted)

Please give us your current Tax Identification number that is appropriate for your current country of residence (i.e. give us the number that identifies you within the Tax Collection system of the country in which you reside).

Tax Identification number (if applicable)

I confirm that I have enclosed customer identification in accordance with the Customer Identification Requirements Sheet (Please see section 12)

☐

I confirm that a Confirmation of Verification of Identity Certificate (CVIC) is being supplied (Please see section 12)

☐

3 Your employment and income details

Applicant(s) to complete

Please select the option from the list below which accurately describes the source of your wealth. Please note that in some circumstances we may be required to revert to you for corroboration of this information.

This **MUST** be completed

Income from employment	<input type="checkbox"/>	Income from savings/employment investments	<input type="checkbox"/>
Gift	<input type="checkbox"/>	Lottery and other winnings	<input type="checkbox"/>
Property sale	<input type="checkbox"/>	Inheritance	<input type="checkbox"/>
Divorce settlement	<input type="checkbox"/>	Other	<input type="checkbox"/>

If 'Other' please specify

What will this Account be used for?

Savings ☐ Other ☐

Current ☐

If 'Other' please specify

Expected Source of deposit/payment?

Standing orders ☐ Transfer from another account ☐

Salary mandate ☐ Other ☐

If 'Other' please specify

Expected amount through account each month

£

3 Your employment and income details (continued)

Applicant(s) to complete

First applicant

Please tick to advise your current employment status:

Employed ☐ Self-employed ☐
Homemaker ☐ Retired ☐
Student ☐ Unemployed ☐

Occupation

How long have you been in your current employment?

Years Months

If employed or self-employed, please complete the following details:

Name of employer or business

Address of employer or business

Postcode

Your net monthly income

£

Second applicant

Please tick to advise your current employment status:

Employed ☐ Self-employed ☐
Homemaker ☐ Retired ☐
Student ☐ Unemployed ☐

Occupation

How long have you been in your current employment?

Years Months

If employed or self-employed, please complete the following details:

Name of employer or business

Address of employer or business

Postcode

Your net monthly income

£

4 Private, Prestige and Sterling Bank Accounts only

Applicant(s) to complete

First applicant

If you have any Hire Purchase Agreements, loans or money owing on credit cards please give details.

Occupation

Amount outstanding

£

Credit limit

£

Occupation

Amount outstanding

£

Credit limit

£

Occupation

Amount outstanding

£

Credit limit

£

Occupation

Amount outstanding

£

Credit limit

£

Second applicant

If you have any Hire Purchase Agreements, loans or money owing on credit cards please give details.

Occupation

Amount outstanding

£

Credit limit

£

Occupation

Amount outstanding

£

Credit limit

£

Occupation

Amount outstanding

£

Credit limit

£

Occupation

Amount outstanding

£

Credit limit

£

5 About the interest

Applicant to complete

Is the account eligible for gross interest? (please tick as appropriate)

Yes ☐ No ☐

If 'Yes', we require the appropriate Inland Revenue forms to be completed to enable us to pay Interest Gross. Please note that the R85 can be downloaded from the Inland Revenue website (www.inlandrevenue.gov.uk). Alternatively, please contact us on 0800 092 3300 and we will supply you with a form.

6 Sovereign 30 Account and Personal Notice Account 95 income facility**Applicant to complete**

Complete this section if you are applying for a Sovereign 30 Account or Personal Notice Account 95 and want the interest to be swept into another account as monthly income.

Sort code

 - -

Account number

Account name

Name of Bank or Building Society

Branch address

Postcode

7 Term Deposit options only**Applicant to complete**

To open a Term Deposit, you must send your funds to us via electronic transfer – we cannot accept a cheque for the deposit amount. On approval of your application to open a Term Deposit, we will contact you to confirm the paying-in details and process.

Sterling Term Deposit

Please select term required

1 week	<input type="checkbox"/>	2 weeks	<input type="checkbox"/>	3 weeks	<input type="checkbox"/>
1 month	<input type="checkbox"/>	2 months	<input type="checkbox"/>	3 months	<input type="checkbox"/>
4 months	<input type="checkbox"/>	5 months	<input type="checkbox"/>	6 months	<input type="checkbox"/>
7 months	<input type="checkbox"/>	8 months	<input type="checkbox"/>	9 months	<input type="checkbox"/>
10 months	<input type="checkbox"/>	11 months	<input type="checkbox"/>	12 months	<input type="checkbox"/>
				24 months	<input type="checkbox"/>

Base Rate Tracker Term Deposit and Currency Deposits

Please select term required

12 months ☐**Maturity Confirmation (must be completed for all Term applications)**

Would you like us to automatically re-invest your Term Deposit at maturity into a new Term Deposit (at the then applicable interest rate) for the same term and the same deposit?

Yes ☐ No ☐

If 'No', please complete the section opposite with the details of the account where you wish your deposit and interest to be paid to at the end of the term.

If 'Yes', would you like us to include your interest in your new Term Deposit?

Yes ☐ No ☐

If 'No', please complete the section opposite with the details of the account where you wish your interest to be paid to at the end of each term.

UK account to which matured deposit and interest, or interest only, is to be paid at the end of term:

Sort code

 - -

Account number

Account name

Name of Bank or Building Society

Branch address

Postcode

Swift code (if overseas)*

Other relevant bank codes, e.g. IBAN number (if overseas)*

This transfer (except on the Euro and US Dollar Term Deposits) will be made by BACS. If you require it to be sent via same day CHAPS transfer, then you must tell us this before midday on the day of maturity. CHAPS transfers incur a fee; please see Banking Tariff for details.

For the Euro and US Dollar Terms Deposits the transfer will be made by telegraphic transfer.

*If payee is overseas, transfers cannot be made without this information

Provided that the instruction for such withdrawal is believed to have been given by one or more of the authorised signatories on the account, as specified in the current mandate to operate the account, you may act upon such instructions without the need for further enquiry.

In consideration of the Bank agreeing to allow the arrangements described above, I/we hereby agree:

i. to indemnify you and agree to keep you indemnified from and against all losses, claims, expenses and liabilities whatsoever which you may sustain or incur or become responsible for in any way as a result of your agreeing to allow the arrangements described above; and

ii. that this mandate and indemnity is governed by the laws of England and

I/we agree to submit to the exclusive jurisdiction of the English courts.

8 Details about your Professional Adviser

Applicant to complete

Were you introduced to Cater Allen by a Professional Adviser?

Yes ☐ No ☐

If 'Yes', please complete the details below. If 'No', go to section 10.

Name of Professional Adviser

Address

Postcode

Telephone

Contact name

Email

9 Declaration and Mandate

Applicant to complete

I/We wish to open an Account with Cater Allen Private Bank ("the Bank") in accordance with the applicable published Terms and Conditions thereof ('the Conditions') which I/we acknowledge having received and to which I/we agree to be bound and any subsequent amendments which the Bank may inform us of from time to time, and in accordance with the Account Mandate below.

I/We authorise the Bank to make enquiries and take up references as necessary in connection with this application and to make searches of Credit Reference Agencies and to keep a copy of the record of any search. I/We agree to permit the Bank to use any personal information set out in this application form and obtained from the operation of my/our Account(s) for all purposes ancillary to the operation of my/our Account(s). I/We understand that, if this is a Joint Account(s), we are jointly and severally liable for any indebtedness and you may accept the signature of either Account Holder(s) as authority for withdrawals and other transactions. I/We confirm that the details set out above are complete and accurate. I/We agree that statements of the Account(s) will be sent only to the First Named Account Holder.

I/We authorise the Bank to send copies of all statements issued in respect of my/our Account and to disclose details of that Account to my/our Professional Adviser as named on this application, or their successors in title. I acknowledge that my/our Professional Adviser may receive commission from the Bank in respect of my/our Account.

You, the Bank, are hereby authorised to comply with all withdrawal instructions given by facsimile, provided that such instructions are signed in accordance with the current Mandate to operate the above Account. You may act upon such instructions immediately without the need for further enquiry.

Closure of Account

The Bank will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.

10 Data Protection Statement

Applicant to complete

Providing you with information

I confirm that I am entitled to disclose information about any parties named on the application form. If this application is made in joint names "I" in the statement below should be read as "we" where appropriate.

Using my personal information

Whether or not I become a customer, you may use all the information I and/or my Professional adviser give to you Cater Allen Private Bank or you hold on me, including transactional data, to provide and run the account or service I have applied for. This includes information about the conduct (including details of transactions) of any account or policy that I have with you, a group company or an associated company. You may also use my information to help you develop and improve your products and services. You will keep information about me after my account is closed.

Sharing my personal information

You may share my information for the purposes described in this statement with the group of companies to which you belong (the Santander group) and your associated companies, and with service providers or agents. These companies may be based in other countries. I understand that you will make sure that my information is only used in line with your instructions and your own strict policies on confidentiality. If you transfer my information to another country, you will also make sure that you give it the same levels of protection as needed under the UK Data Protection Act. You may also give essential information about my account and cards (if any) to others if needed to run my account and for regulatory purposes.

Private Bank Account and Prestige Bank Accounts only: If I apply for an American Express Platinum card as part of my Private Bank Account or an American Express Gold Card as part of my Prestige

Bank Account, I understand that you will disclose information about me to American Express for the purpose of administering my card application and my card account. I agree that you may also request and receive information from American Express in respect of my American Express card account.

My marketing preferences

- You may invite me to take part in market research surveys. If I don't want to be included in market research, I can tick this box: ☐

If I have been introduced to you via a Professional Adviser I understand that you will not use my information for marketing purposes (although I may still receive details of products and services from other Santander group companies if I have agreed with them to receive such information).

If I am a customer dealing directly with Cater Allen Private Bank you may identify and let me know by post, telephone or electronic media (including email and SMS) of products or services, which you think may interest me. (If I am aged over 18, when deciding whether to provide me with details of a credit product you may search the files of credit reference agencies who will not make a record of this search available to other lenders who search my file).

If I don't want information on other products and services I can tick the following boxes. Please do not contact me:

by telephone ☐ by post ☐ by e-mail ☐
by SMS (when available) ☐

Unless I have said otherwise, by continuing with this application, I agree to you contacting me using any of the methods shown above.

10 Data Protection Statement (continued)

Applicant to complete

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information

Credit reference agencies – Private Bank Account, Prestige Bank Account, Sterling Bank Account and Investment Account applications

I understand that when you assess this application, and any future increase in my credit or overdraft limit (this does not apply to those under 18), you will use the information for credit assessment, which may include credit scoring. You may make any enquiries relating to me that you consider necessary (for example, from another financial institution) and search the files of credit reference agencies, which will keep a record of each search. This could affect my ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agency. A financial link between joint applicants or between myself and any named partner or spouse will be created at the credit reference agency. This will link our financial records, where each will be taken into account in all future applications by either or both of us. If I already have a financial association you will assess my application on this basis. This situation will continue until one of us successfully files for a 'disassociation' at the credit reference agency. You will also pass details about me and how I run my account (if my application is successful) to credit reference agencies. When appropriate the credit reference agencies and/or fraud prevention agencies will also record details of my agreement with you, the payments I make under it and any default or failure to keep to its terms and any deliberate non-payment following a change of address without notice.

Verifying my identity and fraud checks

Before you can open this account/add me to this account, or set up my policy, in order to prevent or detect fraud you will check and share the information provided in this application or at any stage with fraud prevention agencies, and may make searches at credit reference agencies who will supply you with information, including information from the electoral register, for the purposes of verifying my identity.

Scoring methods may be used to verify my identity. A record of this process will be kept that may be used to help other companies to verify my identity. If false or inaccurate information is provided and fraud identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

You and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent and investigate crime, fraud and money laundering and for example:

- to check details on applications for credit and credit related or other facilities
- to verify my identity if I or my financial associate applies for other facilities
- to undertake statistical analysis and system testing
- to manage credit and credit related accounts or facilities
- to recover debt
- to check details on proposals and claims for all types of insurance
- to check details of job applicants and employees.

You may also search and use your internal records for these purposes.

You and other organisations may search and use from other countries the information recorded at fraud prevention agencies. I understand further information on the credit reference agencies and fraud prevention agencies you use is available by telephoning your Agents on 0800 092 3300.

Cards on my account

If I have cards on this account, I understand that you may give information on transactions I have made using my cards on my account to any payment system under which you issue my cards (for example Visa or MasterCard), who may transfer the information overseas to deal with transactions, to resolve disputes and for statistical purposes.

Access to my information

I understand I have the right to see certain records you hold about me if I pay a fee* and I can get an information sheet (Subject Access Info Sheet) explaining my rights by calling 0800 092 3300.

*Please see Banking Tariff for details.

11 Acceptance

Applicant(s) to complete

By signing this Application Form I/We agree that:

- I/We have read and understand the Data Protection Statement, and agree that you can use my/our information as stated in the Statement
- I/We have received and accept the Terms and Conditions of this Account (or those Accounts applied for) and agree to also be bound by any subsequent amendments advised to me/us by the Bank from time to time
- the information contained in this Application is true and correct
- Cater Allen Private Bank is duly authorised to operate the Account(s).

If joint application, both must sign

First applicant

Full name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Second applicant

Full name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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12 Important checklist

Applicant to complete

Please tick the boxes below to confirm that you have carried out all the appropriate stages of the application process:

☐

I/We have completed all the sections of the application form

☐

My/our personal cheque is enclosed for the total amount I/we wish to place on deposit and made payable to the name of the Account.

(If a joint application, it would be helpful if the total could be made up from separate cheques from each applicant – or by means of a single cheque from your existing Joint Account, signed by you both.*) Do not send us any cheques if you are opening a Term Deposit as only electronic transfer of funds is acceptable.

☐

I/We are supplying CVICs or I/we have completed the Customer Identification Requirements Sheet and supplied the required ID.

* If you are planning on sending your opening deposit to us by electronic transfer from an account other than in the name of the account to be opened with Cater Allen, we will need to receive personal cheques for a minimum of £1 from each party named on the account, made payable to the account name. If we do not receive signed personal cheques then this will delay the opening of your account.

13 Additional information

Applicant to complete

Please use this space for any further information or requests pertaining to this application.

Notes

Applicant to read

- ¹ Personal cheques should be made payable to the name that you wish your new Account to be in. No cash, postal orders or third party cheques accepted.
- ² The option to open a Term Deposit is restricted to the electronic transfer of funds only.
- ³ Please note that currency exchange rates can fluctuate. If your deposit into a US Dollar Term Deposit is in a currency other than US dollars, or into a Euro Term Deposit is in a currency other than euros, it will be subject to the rate of exchange advertised on www.caterallen.co.uk at the date of your deposit. At maturity, if you ask us to pay your funds to you in a currency other than US dollars for a US Dollar Term Deposit Account, or euros for a Euro Term Deposit Account, the rate of exchange advertised on www.caterallen.co.uk on the date of transfer will apply.
- ⁴ Please note that only fully transactional sterling currency accounts, requiring a single signature to transact, have full Internet Banking functionality. All other accounts will have View Only access.
- ⁵ If you request a Debit Card, it will be sent to you when the opening funds are available on your Account, and you have satisfied the minimum balance criteria.
- ⁶ Overdrafts are not available to persons under 18 years of age. The overdraft immediately available on the Private Bank Account is £2,000. Please refer to the Private Bank Account Banking Tariff for our Arranged and Unarranged overdraft charges and interest rates. You can opt not to have an overdraft and if you seek more than the £2,000 automatic overdraft it is subject to Terms and Conditions, and will be subject to status and credit checks being made.
- ⁷ Please complete the American Express Platinum Card Application Form. Please don't hesitate to call us on 0800 092 3300 if you require a copy of this application form.

For CAPB completion only

Marketing Code

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Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Typetalk service via 18001 0800 092 3300.

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