

# PENSION ACCOUNT REFRESH FORM

Please complete this form in BLOCK CAPITALS and black ink and return it in the pre-paid envelope provided to: **Cater Allen Operations, Sunderland, SR43 4FB**. If you need any help completing this form, please call us on **0800 092 3300**.

## Important information regarding this form

Applicant(s) to read

In order for us to meet UK legal and regulatory obligations, we need to make sure the information we hold on your account is up to date. This form will help us to ensure the information we hold is accurate.

## 1 Please tell us about your Pension Scheme

Applicant(s) to complete

Existing Account number

Scheme name – as shown on Account

  
  

Contact name

Scheme registered address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

  
  
  

Postcode Country

Address for correspondence. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

  
  
  

Postcode Country

Email

Anticipated deposits through this bank account per annum?

Anticipated withdrawals through this bank account per annum?

Anticipated number of transactions through this bank account

 per annum

From which country(ies) are payments expected to be made and received?

  
  

## 2 Details of the mandatory professional co-signer on this pension scheme

All pension bank accounts are required to include a professional co-signatory. The professional co-signatory must act (for the duration of the Cater Allen relationship) as either sole signatory or joint signatory alongside the Trustee. Please confirm which of the following relates to you:

- a. I am employed by, and signing on behalf of, a firm authorised and regulated by the Financial Conduct Authority (FCA); or
- b. I am employed by, and signing on behalf of, a firm that is closely associated\* with a firm that is authorised and regulated by the FCA; or
- c. I am employed by, and signing on behalf of, a firm of accountants or solicitors who are present within the Institute of Chartered Accountants in England and Wales (ICAEW) or Law Society register; or
- d. I am named on the Independent Trustee Register maintained by The Pensions Regulator.

Full name (including any middle names)

  

Company name

  

Address

  
  

Postcode Country

Telephone

Email

Regulator reference number

Signature

\* It is in the sole discretion of Cater Allen Private Bank as to whether the "closely associated" criteria is satisfied. Indicators suggesting it is met may include beneficial interest (whole or otherwise) held by the FCA authorised firm and/or shared oversight or management relationships with FCA regulated firms.

If this form does not provide you with enough space for everyone's personal details, please print this section of the form and complete for each additional person then attach all relevant pages to this form.

First applicant

Are you an authorised signatory?

Yes  No

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s). If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section

Middle name(s)

Surname

If applicable please provide your maiden name

Do you have any other names you are or have been known by? You can provide up to five

Country of birth

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)

  

Date of birth

D	D	M	M	Y	Y	Y	Y
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Current residential address (permanent residential address). **C/O and PO Box addresses are not acceptable.**

Postcode  Country

Telephone

Mobile

Email

Second applicant

Are you an authorised signatory?

Yes  No

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s). If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section

Middle name(s)

Surname

If applicable please provide your maiden name

Do you have any other names you are or have been known by? You can provide up to five

Country of birth

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)

  

Date of birth

Current residential address (permanent residential address). **C/O and PO Box addresses are not acceptable.**

  
  

Postcode  Country

Telephone

Mobile

Email

Third applicant

Are you an authorised signatory?

Yes  No

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s). If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section

Middle name(s)

Surname

If applicable please provide your maiden name

Do you have any other names you are or have been known by? You can provide up to five

Country of birth

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)

  

Date of birth

Current residential address (permanent residential address). **C/O and PO Box addresses are not acceptable.**

  
  

Postcode  Country

Telephone

Mobile

Email

Fourth applicant

Are you an authorised signatory?

Yes  No

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s). If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section

Middle name(s)

Surname

If applicable please provide your maiden name

Do you have any other names you are or have been known by? You can provide up to five

Country of birth

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)

  

Date of birth

Current residential address (permanent residential address). **C/O and PO Box addresses are not acceptable.**

  
  

Postcode  Country

Telephone

Mobile

Email

### Introduction

Personal data is data which by itself or with other data available to you can be used to identify me or a named applicant. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form or this form is being submitted on behalf of a person by a Financial Adviser, this data protection statement applies to each person separately.

### The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service applied for. You'll collect most of this **directly** during the application journey either from me or from my Financial Adviser if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and to share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

### Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application.

### Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

### Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
  - a) To take steps at my request prior to entering into it;
  - b) To decide whether to enter into it;
  - c) To manage and perform that contract;
  - d) To update your records; and
  - e) To trace my whereabouts to contact me about my account and recovering debt.

2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
  - a) For good governance, accounting, and managing and auditing your business operations;
  - b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
  - c) To monitor emails, calls, other communications, and activities on my account;
  - d) For market research, analysis and developing statistics; and
  - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
  - a) When I exercise my rights under data protection law and make requests;
  - b) For compliance with legal and regulatory requirements and related disclosures;
  - c) For establishment and defence of legal rights;
  - d) For activities relating to the prevention, detection and investigation of crime;
  - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
  - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
  - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
  - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
  - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

### Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies\* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;

- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

#### International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

#### Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

#### Credit reference checks (this isn't relevant if you're applying for a savings account)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and/or business address (if I am a business customer) with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. If I am a business customer, the personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business (where applicable) and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- [experian.co.uk/crain](https://experian.co.uk/crain)
- [equifax.co.uk/crain](https://equifax.co.uk/crain)

#### My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit.

The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I can choose to stop receiving information at any time by contacting you.

#### Applicant 1

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

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.

#### Applicant 2

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

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.

#### Applicant 3

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

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.

#### Applicant 4

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

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.

#### Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling). In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details

of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me. You'll look at the types of accounts that I already have with you, as well as my age, where this is relevant to the product you think I might be interested in. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

I may withdraw my consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

#### Other information about me as a business customer (if I am one)

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

#### Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

#### My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the "right to be forgotten");
- The right **to request access** to my personal data and information about how you process it;
- The right **to move, copy or transfer my personal data** ("data portability"); and
- Rights in relation **to automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: [ico.org.uk](http://ico.org.uk).

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling **0800 092 3300** or I can view it online at [caterallen.co.uk](http://caterallen.co.uk).

#### Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

#### \*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.



This acceptance should be signed in accordance with the account mandate.

Please note: if any details of an authorised signatory have been changed on this form, the signatory who the changes apply to must sign.

By signing this form we agree that:

- I/We have completed all relevant sections of this form.
- I/We have read the Data Protection Statement, and agree that the Bank can use my/our information as stated in the Data Protection Statement.
- I/We hereby certify that the information provided in this form is, to the best of my/our knowledge and belief, accurate and complete in all respects.
- For Corporate Trustees who will be signing on this Account, we will supply a list of authorised signatories on company letterhead and at least one signatory from that list will be included within this section.
- Cater Allen Private Bank is duly authorised to operate the Account.

**First signatory**

Full name

Position

Signature

Date

**Second signatory**

Full name

Position

Signature

Date

**Third signatory**

Full name

Position

Signature

Date

**Fourth signatory**

Full name

Position

Signature

Date

Please use this section to provide your full name or any other relevant additional information.

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. 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 Text Relay service. Further details can be found at <http://ngts.org.uk/>

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