

Beneficiary personal details form

Cater Allen Private Bank can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format contact us on **0800 092 3300**. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone.

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

Please read this important information before completing this form

To comply with Anti-Money Laundering regulations, we're required to identify and verify any beneficiary prior to any pay-out or exercise of their vested rights in the trust.

The trustees are responsible for providing valid identification documentation in relation to any named beneficiary or any beneficiary that is to be paid from a trust account. You must supply approved forms of identity (proof of identity and proof of address) for the beneficiary, as set out in our Customer identification requirements document. You must then notify us that you intend to make a payment to that beneficiary.

We don't accept corporate beneficiaries. If you want to add a UK registered charity as a beneficiary, please call us on **0800 092 3300**.

Please tick to confirm that:

- you've given a copy of our Data Protection Statement to each beneficiary named in this form. You can find this at caterallen.co.uk/fraud-and-security-centre/all-customers/your-personal-data-rights-explained
- you've reviewed our Customer identification requirements document at caterallen.co.uk/banking-support/literature-and-rates/account-literature to understand what supporting documentation is required
- full personal details of the beneficiary have been included
- uncertified copies of identification documents for each beneficiary are attached.

Key supporting documents

Please tick to confirm that either:

- a full copy of the most recent HMRC Trust Registration Service (TRS) proof of registration document is attached **and** a regulated* third party has signed this form and confirmed the nature and purpose of the trust.

OR

- this trust isn't registered with the TRS and I've attached a copy of the trust deeds (including any supplemental deeds) with all key pages certified** **and** I've completed the declaration within this application confirming why this trust doesn't need to be registered with the TRS

Your payment will be delayed if any information or supporting documents are missing.

For more information about our trust banking, please visit caterallen.co.uk/accounts/specialist-banking/solutions-for-trusts/

* This can be your Cater Allen intermediary if you have one or a solicitor/chartered legal executive, an accountant registered with a professional body or an FCA/PRA regulated firm.

** please visit caterallen.co.uk/banking-support/literature-and-rates/account-literature and read our guidance for certification of documents to understand what certification is required.

1 Please tell us your trust details

Please tell us your Cater Allen trust account number

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Name of trust

Is the trust registered with HMRC Trust Registration Service (TRS)? Yes No

Please complete one of the options below.

YES, the trust is registered with the TRS:

Please send a copy of the most recent TRS proof of registration document with this application. It must include the country of residence and nationality for all named parties, **including the new beneficiary**. The details contained in the TRS should match exactly the information provided within this application. If it doesn't, please provide an explanation below.

AND

Ask a regulated third party to confirm the nature and purpose of the trust and sign below. This can be a solicitor/chartered legal executive, an accountant registered with a professional body, or an FCA/PRA regulated firm. It can also be your Cater Allen intermediary if you have one.

Nature and purpose of the trust

Name of regulated firm

--

Position of adviser

--

Name of regulatory body

--

Signature

--

Regulator reference number

--

Name of adviser

--

Date

D	D	M	M	Y	Y	Y	Y
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NO, the trust isn't registered with the TRS:

Please attach a copy of the trust deeds (including any supplemental deeds) with all key pages certified.

Please visit caterallen.co.uk/banking-support/literature-and-rates/account-literature for guidance on certification.

AND

Tell us why it isn't registered with the TRS below

We'll use the information provided in this form to complete a review of the trust. We'll contact you if we need anything else.

Trust contact name

--

Contact name – Position in trust

--

2 Personal details of the beneficiary

First beneficiary

If the beneficiary is an existing Cater Allen customer, please provide their Cater Allen account number

Mr Mrs Ms Miss
 Other If 'Other' please state

Forenames. If you aren't able to complete your full name in the space provided, please use the 'Additional Information' section.

Middle names

Surname

If applicable, tell us any other names you are, or have been known by, including maiden names?

Date of birth

Male Female

Nationality

Do you have dual nationality?

Yes No

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses aren't acceptable.

Town/City

Postcode

Country

How long have you been at your current residential address?

Years Months

If you've lived at your current home address less than 3 years, please provide details of your previous address's covering the last 3 years. If more space is needed, please use the Additional information section on the final page of this application.

 Town/City
 Postcode Country

How long did you live at this address?

Years Months

Beneficiary bank account details for payment

Account name

Sort code

Account number

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.

I have ticked any boxes 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.

2 Personal details of the beneficiary

Second beneficiary

If the beneficiary is an existing Cater Allen customer, please provide their Cater Allen account number

Mr Mrs Ms Miss
 Other If 'Other' please state

Forenames. If you aren't able to complete your full name in the space provided, please use the 'Additional Information' section.

Middle names

Surname

If applicable, tell us any other names you are, or have been known by, including maiden names?

Date of birth

Male Female

Nationality

Do you have dual nationality?

Yes No

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses aren't acceptable.

Town/City

Postcode

Country

How long have you been at your current residential address?

Years Months

If you've lived at your current home address less than 3 years, please provide details of your previous address's covering the last 3 years. If more space is needed, please use the Additional information section on the final page of this application.

 Town/City
 Postcode Country

How long did you live at this address?

Years Months

Beneficiary bank account details for payment

Account name

Sort code

Account number

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.

I have ticked any boxes 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.

2 Personal details of the beneficiary

Third beneficiary

If the beneficiary is an existing Cater Allen customer, please provide their Cater Allen account number

Mr Mrs Ms Miss
 Other If 'Other' please state

Forenames. If you aren't able to complete your full name in the space provided, please use the 'Additional Information' section.

Middle names

Surname

If applicable, tell us any other names you are, or have been known by, including maiden names?

Date of birth

Male Female

Nationality

Do you have dual nationality?

Yes No

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses aren't acceptable.

Town/City

Postcode

Country

How long have you been at your current residential address?

Years Months

If you've lived at your current home address less than 3 years, please provide details of your previous address's covering the last 3 years. If more space is needed, please use the Additional information section on the final page of this application.

 Town/City
 Postcode Country

How long did you live at this address?

Years Months

Beneficiary bank account details for payment

Account name

Sort code

Account number

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.

I have ticked any boxes 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.

3 Data Protection Statement

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 Office, Santander, Sunderland SR43 4GP 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;

3 Data Protection Statement (continued)

- 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
- 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.

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 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;

3 Data Protection Statement (continued)

- 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.

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.

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.

4 Authorised Acceptance

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

By signing this form I/we agree that:

- I/We have read the Data Protection Statement and:
 - agree that you can use the information as stated in the Data Protection Statement;
 - where applicable, further undertake that I/We will immediately provide a copy of the Data Protection Statement to all persons in respect of whom I/We are providing information including personal data or in the alternative I/We hereby represent and warrant that we have the complete and valid authority of such persons to provide such information
- I/We hereby certify that the information provided in this form is, to the best of our knowledge and belief, accurate and complete in all respects

It's important that you include the date below your signature. If you forget, your form may be returned.

First signatory

Full name

Position

Are you a:

Corporate signatory Non-Corporate signatory

Signature

Date

Second signatory

Full name

Position

Are you a:

Corporate signatory Non-Corporate signatory

Signature

Date

Third signatory

Full name

Position

Are you a:

Corporate signatory Non-Corporate signatory

Signature

Date

Fourth signatory

Full name

Position

Are you a:

Corporate signatory Non-Corporate signatory

Signature

Date

Additional information

Please use this space for any further information

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