

# PERSONAL ACCOUNT APPLICATION FORM AND MANDATE

Please ensure you visit [caterallen.co.uk](http://caterallen.co.uk) to download the FSCS Information Sheet and Exclusions List before completing this application form.

**For action by Intermediary only**

Master Account number

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Outlet code

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You will be asked to acknowledge receipt of the Information Sheet in the Acceptance section of this application form.

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**.

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

Applicant(s) to complete

Please tick the Account(s) you are applying for. Indicate the amount to be deposited; and if a chequebook, paying-in book and/or Visa Debit Card are required.

Account Type	Chequebook	Postal paying in book for cheques	Visa Debit Card
<b>Cash Hub Account<sup>1</sup></b> (minimum opening balance £2,500) The Cash Hub Account is only available to personal clients of Financial Conduct Authority (FCA) regulated Financial Advisers, who are registered Cater Allen introducers. If you or your Financial Adviser are new to Cater Allen, please contact our Business Development Team on <b>0800 092 5500</b> prior to submitting this application.			
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Sterling Bank Account<sup>1</sup></b> (minimum £5,000)			
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Currency Bank Accounts</b> (minimum equivalent to £5,000 in Euros or US Dollars)			
<input type="checkbox"/> € <input type="text"/>			<input type="checkbox"/>
<input type="checkbox"/> \$ <input type="text"/>			<input type="checkbox"/>
<b>Private Bank Account<sup>1</sup></b> (minimum on deposit £100,000 across all Cater Allen products)			
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Sovereign 30 Account<sup>1</sup></b> (minimum £5,000)			
<input type="checkbox"/> £ <input type="text"/>		<input type="checkbox"/>	
<b>Investment Account<sup>1</sup></b> (minimum £5,000)			
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name to be shown on new Account (to appear on chequebook, Debit Card and paying-in book where applicable):

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<sup>1</sup> If you would like to make the initial deposit by cheque, it is required that the cheque is made payable to the name that you wish your new Account to be in. No cash, postal orders or third party cheques accepted.



First applicant (continued)

What is the purpose of your new Account?

Main bank account (e.g. primary account for salary and all household bills)

Secondary bank account (e.g. shared account, household bills, other general spending etc)

Savings

Investing for the purposes of Tier 1 UK VISA

Other

If 'Other', please state

Second applicant

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

Account number input fields

Mr Mrs Ms Miss and Other title selection fields

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

Forename(s) input field

Middle name(s)

Middle name(s) input field

Surname

Surname input field

If applicable please provide your maiden name

Maiden name input field

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

Other names input fields

Nationality

Nationality input field

Do you have dual nationality?

Yes/No selection for dual nationality

If 'Yes' please specify which country(ies)

Country specification input fields

Date of birth DD MM YYYY

Male/Female selection

Current residential address. C/O and PO Box addresses are not acceptable.

Current residential address input fields including Postcode and Country

Is your current residential address the same as your current correspondence address?

Yes/No selection for address comparison

If not, please provide your current correspondence address below

Correspondence address input fields including Postcode and Country

How long have you been at your current residential address?

Years and Months input fields

Do you share a mailbox? (e.g. block of flats)

Yes/No selection for mailbox

If 'Yes' we will make special arrangements should you need to receive a chequebook or paying in book.

Telephone

Telephone input field

Mobile

Mobile input field

Email

Email input field

Previous residential address if less than three years at address shown within 'Current residential address' field. (If more than one address in the last three years, please provide details of all other addresses on a separate sheet.)

Previous residential address input fields including Postcode and Country

How long did you live at this address?

Years and Months input fields

Country of birth

Country of birth input field

Country of Fiscal residence (i.e. the country in which you are currently resident and employed)

Country of Fiscal residence input field

Tax Identification Number for Country of Fiscal Residence (if not UK)

Tax Identification Number input field

Do you make a tax contribution in any other country due to residence or citizenship?

Yes/No selection for tax contribution

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries on the Additional Information page at the end of this application form.

Second applicant (continued)

What is the purpose of your new Account?

Main bank account (e.g. primary account for salary and all household bills)

Secondary bank account (e.g. shared account, household bills, other general spending etc)

Savings

Investing for the purposes of Tier 1 UK VISA

Other

If 'Other', please state

### 3 Authorised Signatories on this Account

Applicant(s) to complete

Please only complete this section if you are applying for the Cash Hub Account within this form.

Any individual who wishes to be able to view and/or transact on this account must be identified as an Authorised Signatory. This can include your appointed Financial Adviser and employees of your Financial Adviser's company. If your Financial Adviser and/or employees of your Financial Adviser's company are not identified as Authorised Signatories then we will not accept their signature as authorisation to carry out a transaction, e.g. on a letter, on a cheque, on a faxed request, etc.

A separate 'Authorised Signatories' template is available for this purpose and can be downloaded from [caterallen.co.uk/accounts/cash-hub-account/personal-banking](http://caterallen.co.uk/accounts/cash-hub-account/personal-banking). Please ensure that all signatories are captured within this form and the document returned to: **Cater Allen Private Bank, Cash Hub Account Additional Signatories, 9 Nelson Street, Bradford BD1 5AN.**

Please read the following important information carefully and select from the following options before moving onto the next section:

#### Financial Adviser 'view only' access to all accounts applied for within this form

- I/We hereby confirm authorisation for my/our Financial Adviser and any authorised employees of my Financial Adviser's company, as stipulated within the separate Supplementary Authorised Signatories form supplied with this application, to be included as additional signatories to have view only access to this/these Account(s) applied for within this form.

#### Financial Adviser full transactional access to the Cash Hub only (with 'view only' access to all other accounts applied for within this form)

- I/We hereby confirm authorisation for my/our Financial Adviser and any authorised employees of my Financial Adviser's company, as stipulated within the separate Supplementary Authorised Signatories form supplied with this application, to be included as additional Signatories to operate and view the Cash Hub Account, and have 'view only' access to all other Account(s) applied for within this form.

#### Authorised Signatories opt-out

- I/We will not be providing a separate Supplementary Authorised Signatories form and hereby confirm **that I/we will not be granting authorisation for my/our Financial Adviser and any authorised employees of my Financial Adviser's company to operate the Cash Hub.** Please note, as stated within the Account Declaration and Mandate section of this application form, the Bank is authorised to disclose details of your Account to your Financial Adviser, or their successors in title.

**It is important to note that Authorised Signatories will be provided with transactional access to the Cash Hub Account only. All other accounts will be accessible with 'view only' access via Internet Banking.**

**Only one supplementary Authorised Signatory form per company is required. In the event of any amendment(s) (inclusive of signatory removals or additions), please ensure that an updated form and covering letter is supplied to the above address for processing.**

### 4 Your employment and income details

Applicant(s) to complete

#### First applicant

What is your current employment status?

- |           |                          |               |                          |
|-----------|--------------------------|---------------|--------------------------|
| Employed  | <input type="checkbox"/> | Self-employed | <input type="checkbox"/> |
| Homemaker | <input type="checkbox"/> | Retired       | <input type="checkbox"/> |
| Student   | <input type="checkbox"/> | Unemployed    | <input type="checkbox"/> |

If you are employed, please tell us if you are:

- a) an Employee
- b) a Business Owner
- c) a Key Controller (someone who is able to influence the strategic direction of the business, e.g. appoint members of the board)

If you are a Key Controller, what industry do you work in?

If you are self-employed, what industry do you work in?

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

Occupation

How long have you been in your current employment?

Years  Months

Name of employer or business

Address of employer or business

Postcode

Country

Your net monthly income

£

Your gross annual salary

£

Approximate total monthly outgoings:

£

Approximately how many credit and debit transactions are expected on this account over the next 12 months?

Do you have any other income (e.g. benefits, pension)?

Yes

No

If yes, please specify

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.

The section **MUST** be completed.

**First applicant**

**Through which activities were the funds obtained to open the account? (select all that apply) Please also indicate the value and country the funds originated from (if not UK).**

Income from employment  £   
Country

Retirement Income  £   
Country

Property Related Income  £   
Country

Inheritance Related Income  £   
Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments  £   
Country

Income from legal settlement  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income from ownership/sale virtual currencies  £   
Country

Income from gifts (more than £10,000)  £   
Country

Income received from another person/entity  £   
Country

Income from savings  £   
Country

Other: please specify    
£   
Country

How much will you be depositing per month? £

**Where will these credits come from?**

Income from employment  £   
Country

Retirement Income  £   
Country

Property Related Income  £   
Country

Inheritance Related Income  £   
Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments  £   
Country

Income from legal settlement  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income from ownership/sale virtual currencies  £   
Country

Income from gifts (more than £10,000)  £   
Country

Income received from another person/entity  £   
Country

Income from savings  £   
Country

Other: please specify    
£   
Country

Second applicant

What is your current employment status?

- Employed  Self-employed   
 Homemaker  Retired   
 Student  Unemployed

If you are employed, please tell us if you are:

- a) an Employee   
 b) a Business Owner   
 c) a Key Controller (someone who is able to influence the strategic direction of the business, e.g. appoint members of the board)

If you are a Key Controller, what industry do you work in?

If you are self-employed, what industry do you work in?

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

Occupation

How long have you been in your current employment?

Years  Months

Name of employer or business

Address of employer or business

  


Postcode

Country

Your net monthly income

£

Your gross annual salary

£

Approximate total monthly outgoings:

£

Approximately how many credit and debit transactions are expected on this account over the next 12 months?

Do you have any other income (e.g. benefits, pension)?

- Yes  No

If yes, please specify



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.

The section **MUST** be completed.

**Second applicant**

**Through which activities were the funds obtained to open the account? (select all that apply) Please also indicate the value and country of origin (if not UK)**

Income from employment  £   
Country

Retirement Income  £   
Country

Property Related Income  £   
Country

Inheritance Related Income  £   
Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments  £   
Country

Income from legal settlement  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income from ownership/sale virtual currencies  £   
Country

Income from gifts (more than £10,000)  £   
Country

Income received from another person/entity  £   
Country

Income from savings  £   
Country

Other: please specify    
£   
Country

How much will you be depositing per month? £

**Where will these credits come from?**

Income from employment  £   
Country

Retirement Income  £   
Country

Property Related Income  £   
Country

Inheritance Related Income  £   
Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments  £   
Country

Income from legal settlement  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income from ownership/sale virtual currencies  £   
Country

Income from gifts (more than £10,000)  £   
Country

Income received from another person/entity  £   
Country

Income from savings  £   
Country

Other: please specify    
£   
Country

## 5 Declaration and Mandate

Applicant(s) to read

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 disclose details of my/our Account to my/our Financial Adviser as named on this application, or their successors in title. I acknowledge that my/our Financial 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.

## 6 Details about your Financial Adviser

Applicant(s) to complete

Were you introduced to Cater Allen by a Financial Adviser?

Yes  No

If 'Yes', please complete the details below.

Name of Financial Adviser

  

Address

  
  
  
  
Postcode  Country 

Telephone

Contact name

  

Email

**7 Confirmation of Verification of Identity (CVIC)**

FCA AUTHORISED AND REGULATED FINANCIAL ADVISER TO COMPLETE

**This section should only be completed by FCA authorised and regulated Financial Advisers – if you do not have an FCA authorised and regulated Financial Adviser, please proceed to section 5.**

If you are a FCA authorised and regulated Financial Adviser who has fully verified the identities of your client(s) as listed in section 2 of this form, please read and confirm the following details by completing and signing this section.

Full name of introducing firm

Regulator reference number

**First applicant**

Full name (including any middle names)

Current home address

Date of birth

Postcode

Country

**Second applicant**

Full name (including any middle names)

Current home address

Date of birth

Postcode

Country

**Confirmation**

I/We confirm that:

- (a) the information provided in this section was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer(s) (tick only one):

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group ('JMLSG'); or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

- (c) where identity has been verified by an electronic identification service, we have met the client face to face.

FCA authorised and regulated Financial Adviser's Signature

Name

Position

Date

### Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use my 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, 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 I've 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 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 (unless I'm a customer and you already hold my details).

### 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 doesn't apply to the following accounts: Asset 30 Account and Sovereign 30 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](http://experian.co.uk/crain)
- [equifax.co.uk/crain](http://equifax.co.uk/crain)
- [transunion.co.uk/crain](http://transunion.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 understand you won't bombard me and 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.

### Automated decision making and processing

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications are suitable for me, to analyse statistics and assess lending risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services, except as follows; when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. 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, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

#### \*Group companies

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

## 9 Important checklist

Applicant(s) 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 relevant sections of this application form.

**If completed by Parent / custodian / guardian / PoA:**

I/We enclose proof and evidence of the nature of legal authority over the principal account holder.

**Only applicable if you are applying for the Private Bank Account within this form.**

I/We enclose my/our last month's salary pay slips, or Registered Accountant Verification of my/our income or my/our most recent Bank Statement to prove my/our income of £25,000, alternatively I/we provide proof of assets.

**Impersonation checks/non face-to-face verification** – from the 'Required documents' information provided below, please read the section which is relevant to you and once you are happy that the correct information has been supplied, tick the box provided.

**Required documents**

**For personal clients introduced by a Financial Conduct Authority (FCA) authorised and regulated Financial Adviser**

My/our FCA authorised and regulated Financial Adviser has completed section 4 (Confirmation of Verification of Identity, 'CVIC') to verify all parties to the Account.

**For direct personal clients and/or introduced clients who are not providing a CVIC**

I/We have completed the separate Customer Identification Requirements Sheet (available on [caterallen.co.uk](http://caterallen.co.uk)) and provided copies of the necessary ID documents which have been certified as 'a true copy of the original' by a 'professional' (as named within the Customer Identification Requirements Sheet) in the UK or an equivalent jurisdiction. Certification of these documents (via a signature) must include the position and contact details of the certifier. If these documents are not certified by a 'professional', then we will be required to carry out additional identity checks.

Or, if the documents are not certified:

I/We have completed the separate Customer Identification Requirements Sheet (available on [caterallen.co.uk](http://caterallen.co.uk)) and provided copies of the necessary ID documents. I/We have enclosed a personal cheque written from an account opened in my/our name with a bank in the UK or an equivalent jurisdiction, for the total amount I/we wish to place on deposit and made payable to the name of the Account. (Please note this cheque cannot be written from a Cater Allen account.)

**Please note: Absence of any of the above required documents will result in delays to the opening of your account.**

## 10 Acceptance

Applicant(s) to complete

By signing this Application Form I/we agree that:

- I/We have read the Declaration and Mandate and Data Protection Statement, and agree that you can use my/our information as stated in the Data Protection 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.
- I hereby certify that the information provided in this application form is, to the best of my knowledge and belief, accurate and complete in all respects.
- Cater Allen Private Bank is duly authorised to operate the Account(s).
- I undertake to advise Cater Allen Private Bank within 30 days of any change in circumstances which affects my tax residency status or causes the information contained herein to become incorrect.
- I have received a copy of the FSCS Information Sheet and Exclusions List.

If joint application, all must sign

**First applicant**

**Second applicant**

Full name

Full name

Signature

Signature

Date

Date

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

Additional TIN information

Country

TIN

Country

TIN

Country

TIN

Country

TIN

Country

TIN

Additional TIN information

Country

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For CAPB completion only

Marketing Code

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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