

# TRUST ACCOUNTS APPLICATION FORM AND MANDATE

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

For action by Professional Adviser only

£ Sterling Master Account number

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£ Sterling Account number allocated

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## Important information regarding this application form

In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, we are required to identify and verify all applicants for accounts, as well as certain other parties to the relationship. In relation to trusts this includes the trustee(s), the settlor(s), any individual who has control over the trust and all named beneficiaries, inclusive of a Discretionary Trust. These are designed to ensure that we have a full understanding of the control of the trust, the nature of its activities and the purpose for which the bank account is required.

On an ongoing basis if there is a material change to the trust or its activities it is important that the Bank is kept informed.

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

Applicant(s) to complete

Please tick which Account(s) you wish to apply for. Indicate the amount to be deposited, and whether a chequebook and/or paying-in book is required

Reserve Account for Trusts <sup>1</sup> (minimum £5,000)	Chequebook	Postal deposit Paying-in Book
<input type="checkbox"/> Deposit £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asset 30 Account <sup>1</sup> (minimum £5,000)		
<input type="checkbox"/> Deposit £ <input type="text"/>		<input type="checkbox"/>
Term Deposit <sup>2</sup> (minimum £50,000)	Please confirm the length of Term Deposit that you would like to open below:	
<input type="checkbox"/> Deposit £ <input type="text"/>	3 months <input type="checkbox"/>	6 months <input type="checkbox"/>
	12 months <input type="checkbox"/>	9 months <input type="checkbox"/>
		24 months <input type="checkbox"/>
		36 months <input type="checkbox"/>

### 2 Please tell us your Trust details

Applicant(s) to complete

Name of new Account as shown on the Trust Deed (to appear on chequebook and paying-in books where applicable, maximum of 22 characters per line)	Position in Trust
<input type="text"/>	<input type="text"/>
<input type="text"/>	Name of Trust
<input type="text"/>	<input type="text"/>
<input type="text"/>	Nature/purpose of Trust (please tell us the main activities that the Trust is involved in)
Contact name	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	

1 If you are opening a Reserve Account or Asset 30 Account and 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 can be accepted.

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

2 Please tell us your Trust details (continued)

Applicant(s) to complete

Who is the Settlor?

Text input field for Settlor name

Is the Settlor also the Beneficial Owner?

Yes  No

If 'No', then name the Beneficial Owners

First Beneficial Owner

Text input field for First Beneficial Owner

Second Beneficial Owner

Text input field for Second Beneficial Owner

Who are the trustees?

Text input field for Trustees

Please include details of any other individual(s) who has control over the trust

Text input field for other individuals with control

Date Trust started

In which country is the Trust established/registered (if not the UK)?

Text input field for country of establishment

Country of operation of Trust

Text input field for country of operation

Number of Trustees

Purpose of account (tick box to confirm)

Current Account  Savings Account

Other

If 'Other', please state

Text input field for other purpose

Source of initial payment/deposit

Text input field for source of initial payment

Please confirm the overall source of the wealth. Please note that in some circumstances we may be required to revert to you for corroboration of

this information.

Text input field for registered address

Registered address of Trust. For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses are not acceptable.

Text input field for registered address with Postcode label

Address for correspondence (if different to registered address). For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses are not acceptable.

Text input field for correspondence address with Postcode label

Telephone

Text input field for telephone number

Mobile

Text input field for mobile number

Email

Text input field for email address

Payments Details

When is the first payment expected into the Account?

Will there be any further payments?

Yes  No

Estimated withdrawal value (per month)

£

Corporate Trustee

Is there a Corporate Trustee involved in this Account?

Yes  No

If 'Yes', please supply the following details; if 'No' please go straight to section 3.

Trading name of Corporate Trustee

Text input field for trading name

Contact name

Text input field for contact name

**3 Personal details for all Settlers, Trustees, named beneficiaries, Authorised Signatories and any other individual(s) who has control over the trust**

Applicant(s) to complete

For Corporate Trustees who will be signing on this Account, we will require a list of authorised signatories on company letterhead. In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, we are required to identify and verify all applicants for accounts, as well as certain other parties to the relationship.

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

**First applicant**

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

Which of the following are you? Please tick the appropriate box(es).

Non-Corporate Trustee  Trust Beneficiary

Settlor  Other

If 'Other' please state

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s)

Middle name(s)

Surname

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

Date of birth

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country

Current home address (permanent residential address). For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses are not acceptable.

Postcode

Country of residence

How long have you been at your current home address?

Years   Months

Telephone

Mobile

Email

Previous home address if less than three years at address shown above.

Postcode

How long did you live at this address?

Years   Months

Country of birth

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

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

Yes  No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number)

Country

TIN

Country

TIN

Country

TIN

First applicant

Mandatory section for completion by Financial Institutions (FI) only

If you have registered as an FI or as a Sponsored Entity please provide your Global Intermediary Identification Number (GIIN)

-         -   -

If you are a Sponsored closely held Investment Vehicle please provide the GIIN of the sponsoring

-         -   -

Name of sponsor

If unable to provide a GIIN, please tick the reason why your organisation does not have a GIIN;

- The Entity has applied, or is going to apply, for a GIIN (but has not yet received it)
- The Entity is an 'Exempt Beneficial Owner' (e.g. certain International Organisations)
- The Entity is or intends to be an 'Owner-documented FI' with Cater Allen Private Bank
- The Entity is a 'Certified or otherwise Deemed Compliant FI' (e.g. UK registered charity)
- Other reason (Please specify)

**Second applicant**

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

Which of the following are you? Please tick the appropriate box(es).

Non-Corporate Trustee  Trust Beneficiary

Settlor  Other

If 'Other' please state

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s)

Middle name(s)

Surname

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

Date of birth

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country

Current home address (permanent residential address). For registered and correspondence addresses only UK and BFPO addresses are acceptable. C/O and PO Box addresses are not acceptable.

  
  


Postcode

Country of residence

How long have you been at your current home address?

Years   Months

Telephone

Mobile

Email

Previous home address if less than three years at address shown above.

  
  


Postcode

How long did you live at this address?

Years   Months

Country of birth

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

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

Yes  No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number)

Country

TIN

Country

TIN

Country

TIN

**3 Personal details for all Settlers, Trustees, named beneficiaries, Authorised Signatories and any other individual(s) who has control over the trust(continued)**

Applicant(s) to complete

Second applicant

**Mandatory section for completion by Financial Institutions (FI) only**

If you have registered as an FI or as a Sponsored Entity please provide your Global Intermediary Identification Number (GIIN)

-         -   -

If you are a Sponsored closely held Investment Vehicle please provide the GIIN of the sponsoring

-         -   -

Name of sponsor

If unable to provide a GIIN, please tick the reason why your organisation does not have a GIIN;

- The Entity has applied, or is going to apply, for a GIIN (but has not yet received it)
- The Entity is an 'Exempt Beneficial Owner' (e.g. certain International Organisations)
- The Entity is or intends to be an 'Owner-documented FI' with Cater Allen Private Bank
- The Entity is a 'Certified or otherwise Deemed Compliant FI' (e.g. UK registered charity)
- Other reason (Please specify)

**4 Internet Banking access**

Applicant(s) to complete

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

Please do not tick the following box if you already have Cater Allen Internet Banking access.

First applicant  Second applicant

Please note that only fully transactional sterling accounts, requiring a single signature to transact, have full Internet Banking functionality. All other accounts will have 'view only' access.

**5 Details about your Professional Adviser**

Applicant(s) to complete

Were you introduced to Cater Allen by a Professional Adviser?

Yes  No

If 'Yes', please complete the details below. If 'No', proceed to section 7.

Name of Professional Adviser

Address

  
  
  

Postcode

Telephone

Contact name

Email

**6 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 7.

If you are a FCA authorised and regulated Financial Adviser who has fully verified the identities of your customer(s) as listed in section 3 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)

Date of birth

Current home address

  
  

Postcode

**Second applicant**

Full name (including any middle names)

Date of birth

Current home address

  
  

Postcode

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)

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 the following accounts: Asset 30 Account, Sovereign 30 Account and Term Deposits)

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)
- [callcredit.co.uk/crain](https://callcredit.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, text, social media and messaging services
- 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, text, social media and messaging services
- 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;

## 7 Data Protection Statement (continued)

Applicant(s) to complete

- 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 3330 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.

## 8 Declaration and Mandate

Applicant(s) to complete

I/We being all the Trustees of

(Please insert the full name of the Account)

wish to open a Trust Account (“the Account”) with Cater Allen Private Bank (“the Bank”) in accordance with the published Terms and Conditions, which I/we acknowledge having received and to which I/we agree to be bound.

I/We hereby request and authorise the Bank to:

- honour and comply with all cheques drawn on behalf of the Trust and to debit such cheques to the Account
- honour and comply with all instructions for withdrawal whether given in writing, by telephone or facsimile from the Account believed to be genuine, in each case so long as the Account is in credit and will not become overdrawn in consequence of such withdrawal; and
- collect for the credit of the Account all instructions endorsed by the Authorised Signatories.

Provided that such cheques, instructions or endorsements are signed by our Authorised Signatories as detailed below (please complete and tick the appropriate boxes):

You can choose the number of signatories you wish to have on your account. Please tick only ONE of the boxes below.

Total number of Authorised Signatories to be held on this account

(Please write only one number in this box):

You can choose the number of signatories required to authorise any single transaction. Please tick any one of the boxes below:

any one signature

any two signatures

more than two signatures, please specify how many

The instructions of the signatories appearing in section 10, when appearing in accordance with the current Mandate to operate this Account, will be honoured whether the Account is in credit or debit.

I/We authorise the bank to make enquiries and take up references it considers appropriate in connection with this application form, and this authorisation is to remain effective until the Bank receives our written confirmation to the contrary.

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

The Bank is hereby authorised to comply with all withdrawal instructions given by facsimile, providing that such instructions are signed in accordance with the current Mandate to operate the above Account. The Bank may act upon such instructions immediately and without further enquiry unless it has cause to be suspicious as to the nature and content of the request.

### Changes to Signatories

The Bank will not accept changes in Authorised Signatories unless detailed on our appropriate Renewal Mandate form.

### 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.

**Impersonation checks/non face-to-face verification**

As a means of verifying identity, electronic checks are undertaken by the Bank on all applicants and related parties included within the Personal details section. In addition to these checks, specific supporting documents are required.

Please read the following sections and complete the relevant tick box:

**Required documents**

For all customers:

- I/We have provided a copy of the Trust Deed showing the name of the Trust and names and addresses of all Trustees, Settlers and Beneficial Owners
- I/We have provided any relevant deed of removal and/or appointment (if applicable)
- I/We have provided a copy of the Will or Agreement (if applicable)
- I/We have provided a copy of a Death Certificate (if applicable)
- Where a pay-out has been clearly defined i.e. not a discretionary payment and some or all of the named legacies have been satisfied, please provide written confirmation of this in the form of a Solicitors letter (if applicable)

**For customers introduced by an FCA authorised and regulated Financial Adviser**

- My/our FCA authorised and regulated Financial Adviser has completed section 6 (Confirmation of Verification of Identity, 'CVIC') to verify all parties to the Account

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

- I/We have completed the separate Customer Identification Requirements Sheet (available on [www.caterallen.co.uk](http://www.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" (Lawyer, Accountant or Notary) 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.

**Term Deposit applications**

Term Deposit accounts can only be opened via the electronic transfer of funds.

**Required documents**

For customers introduced by an FCA authorised and regulated Financial Adviser

- Our FCA authorised and regulated Financial Adviser has completed section 6 (Confirmation of Verification of Identity Certificate 'CVIC') to verify all parties to the Account

For direct customers and introduced customers who are not providing a CVIC or Certified ID and only applying for a Term Deposit within this form

- I/We acknowledge that an impersonation check in the form of a letter will be sent to each applicants home address by Cater Allen Private Bank and that I/We will complete the relevant section of this letter and return to Cater Allen Private Bank in order that the verification process can be completed and your Account activated

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

Any individual who wishes to be able to view and/or transact on this account must be identified as an Authorised Signatory. If an individual is not identified as an Authorised Signatory 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.

Authorised Signatories on the Account

All Authorised Signatories who are required on the account, please read the following statements and confirm your acceptance by signing the signature box(es):

The following Signatories are authorised to operate this account ("The Account") with Cater Allen Private Bank ("The Bank").

By signing this application form we agree that:

- We have read the Declaration and Mandate and Data Protection Statement, and agree that you can use our information as stated in the Data Protection Statement
- We have received and accept the Terms and Conditions of this Account (or those Accounts applied for)
- We 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

For Corporate Trustees who will be signing on this Account, we will require a list of authorised signatories on company letterhead, and at least one signatory from that list must sign in this section. Named beneficiaries are not required to sign unless they are a Trustee and/or Authorised Signatory.

First signatory

Full name

Text input field for full name

Position

Text input field for position

Are you a:

Corporate signatory  Non-Corporate signatory

Signature

Signature text area

Date

Date selection boxes (DDMMYYYY)

Second signatory

Full name

Text input field for full name

Position

Text input field for position

Are you a:

Corporate signatory  Non-Corporate signatory

Signature

Signature text area

Date

Date selection boxes (DDMMYYYY)

Third signatory

Full name

Text input field for full name

Position

Text input field for position

Are you a:

Corporate signatory  Non-Corporate signatory

Signature

Signature text area

Date

Date selection boxes (DDMMYYYY)

Fourth signatory

Full name

Text input field for full name

Position

Text input field for position

Are you a:

Corporate signatory  Non-Corporate signatory

Signature

Signature text area

Date

Date selection boxes (DDMMYYYY)

Signature(s) of remaining settlors and/or Trustees who are not Authorised Signatories on the Account.

By signing this Application Form we agree that:

- I/We have completed all relevant sections of this application form
- We have read the Declaration and Mandate and Data Protection Statement, and agree that you can use our information as stated in the Data Protection Statement
- We have received and accept the Terms and Conditions of this Account (or those Accounts applied for)
- 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.

First signature

Full name

Full name input field

Position

Position input field with TRUSTEE

Are you a:

Corporate signatory and Non-Corporate signatory checkboxes

Signature

Signature input field

Date

Date input field (DDMMYYYY)

Third signature

Full name

Full name input field

Position

Position input field with TRUSTEE

Are you a:

Corporate signatory and Non-Corporate signatory checkboxes

Signature

Signature input field

Date

Date input field (DDMMYYYY)

Second signature

Full name

Full name input field

Position

Position input field with TRUSTEE

Are you a:

Corporate signatory and Non-Corporate signatory checkboxes

Signature

Signature input field

Date

Date input field (DDMMYYYY)

Fourth signature

Full name

Full name input field

Position

Position input field with TRUSTEE

Are you a:

Corporate signatory and Non-Corporate signatory checkboxes

Signature

Signature input field

Date

Date input field (DDMMYYYY)

## Additional information

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

For CAPB completion only

Marketing Code

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Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, 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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