

## BUSINESS ACCOUNT APPLICATION FORM AND MANDATE

### For action by Intermediary only

Master Account (£) number

Master Account (€) number

Master Account (\$) number

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. 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 send to us at: **Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN**. If you need any help completing this form, or if you or your accountant are new to Cater Allen please contact us on **0800 092 3300** prior to submitting this form.

If you already hold a Business Account with us, that was opened in the last 12 months, you don't need to send us ID again, therefore please **don't** complete section 6 (Confirmation of Verification of Identity (CVIC)). This is provided the organisation details and all applicants for the new account are the same as on your existing account. **If any of the details requested in sections 3 and 4 differ to those on your existing account, please provide full ID as requested.**

### Important information regarding this application

**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.**

**Required Parties: Directors, Company Secretaries, Authorised Signatories, Major Shareholders/Partner (25%+), Partner, Limited Liability Partner, Sole Traders.**

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

Please refer to our 'Customer identification requirements' leaflet which can be found here [caterallen.co.uk/support/download-literature-stationery-requests/](http://caterallen.co.uk/support/download-literature-stationery-requests/)

You will find all the details on here for any relevant identification/documentation that you will need to provide to us, if any of these documents are not provided it will delay the progress of your application.

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 and complete for each additional person, attaching all relevant pages to this application. If there is not enough space to complete your full name, please clearly provide it in the 'Additional Information' page at the end of this form.

**Please note: 25%+ Shareholders who are not Authorised Signatories on this Account must also sign the acceptance section at the end of this application form.**

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

Applicant(s) to complete

Are you a (please tick as appropriate):

Partnership  Limited Liability Partnership  Public Limited Company  Private Limited Company  Sole Trader

Publicly listed companies (approved exchange only)

If your company is listed, please specify on which exchange

Hereafter known as the 'organisation'.

**Please tick** to confirm that you are not submitting this application form for a Credit Union, money service provider, payment services provider or any business that offers related services such as Western Union or MoneyGram

**Please tick** to confirm this application is for a company which does not have Bearer share arrangements in place

Please let us know the account(s) you would like to open, by ticking the relevant box. Tell us the amount you would like to deposit as an opening balance, and in which currency. Then decide whether you would like a chequebook, paying-in book and/or Visa Debit Card.

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

Applicant(s) to complete

Reserve Account <sup>1</sup>	Chequebook	Postal paying in book for cheques	Visa Debit Card
<input type="checkbox"/> £	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> €			<input type="checkbox"/>
<input type="checkbox"/> \$			<input type="checkbox"/>
Business Notice 35 Account <sup>1</sup>			
<input type="checkbox"/> £		<input type="checkbox"/>	

<sup>1</sup> If you are opening an 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 Visa Debit Card**

Applicant(s) to complete

As Visa Cards operate on a single signature, they are only available where the Account Mandate (section 7) allows for all transactions to be signed by any one of the Authorised Signatories. Please note: maximum of two cardholders allowed per account, and both must be a signatory on the Account (please see section 9 – Authorised Signatories). Please complete the section below.

Please note that there is room on a visa debit card for a maximum of 26 characters per line and they are only available on the Reserve Account in pounds, euro or US dollar.

**First cardholder**

Name of individual cardholder

**Second cardholder**

Name of individual cardholder

**Organisation**

Name of Company (26 characters maximum, including spaces)

All fields within this section are mandatory

If you run out of space completing any question please use the Additional Information section to complete your answer in full.

If your organisation is an existing account holder, please tell us your account number with us.

Account number input field

What is the legal name of your organisation? For limited companies, this is the name registered with Companies House.

Legal name input field

If you have a trading name, please specify.

Trading name input field

Name to be shown on new account

For limited companies, this must be your registered business name.

This is the name that will appear on chequebooks and paying-in books where applicable. There is space for a maximum of 26 characters per line

Name to be shown on new account input field

Contact name

Contact name input field

Position in organisation

Position in organisation input field

What is your industry SIC code? Please provide any additional SIC codes on the Additional Information page. You can provide up to four.

A full list of SIC codes can be found on Gov.uk

SIC code input field with Primary label

Please provide a detailed description of what your business does. The description must include information about the goods and/or services you provide and the locations you operate in/from.

Detailed business description input field

Is your company a Joint Venture? or a Community Interest Company?

In which country is your organisation established / registered / incorporated / formed?

Country of establishment input field

Please provide a detailed description of your customers and their geographic locations.

Customer and geographic locations input field

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

Country of payment input field

Please provide all key suppliers and their geographic locations.

Key suppliers input field

Please provide the names and locations of any agents or distributors.

Agents or distributors input field

Please provide details of key trading partners and their geographic locations.

Key trading partners input field

If your company is unincorporated, please provide country(ies) of legal agreement.

Country of legal agreement input field

List the location(s) of majority-owned subsidiaries (25%+ ownership), branches and representative offices

Subsidiaries input field

Please provide the date of incorporation / formation or registration – whichever date occurs earlier

Date of incorporation / formation (DDMMYYYY)

OR

Date of registration (DDMMYYYY)

Date started trading (DDMMYYYY)

Principal trading address

Principal trading address input field

Postcode Country

If your Registered office address or Address for correspondence differs to that of your Principal trading address, please complete the following address sections.

Registered office address (this information must match Companies House records)

Registered office address input field

Postcode Country

Address for correspondence

Address for correspondence input field

Postcode Country

Business Tax Identification Number (TIN) (where organisation is registered outside the UK)

Registered number

Business telephone number

Mobile

Email

**Initial Deposit**

Through which activities were the funds obtained to open the account (please tick all that apply). Please also indicate the value and country the funds originated from.

**Personal:**

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 of 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

**Business:**

Accumulated Profit  £   
Country

Intra-group financing (including intra-group loans)  £   
Country

Loans (third party)  £   
Country

Property/Fixed Assets (e.g. rental income)  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income/assets generating funds  £   
Country

Other: please specify    
£   
Country

How much will you be withdrawing per month?  
£

How much will you be depositing per month?  
£

**Ongoing funds**

Tell us what sources these credits will come from (select all that apply). Please also indicate the value and country the funds originated from

**Personal:**

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 of 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

**Business:**

Accumulated Profit  £   
Country

Intra-group financing (including intra-group loans)  £   
Country

Loans (third party)  £   
Country

Property/Fixed Assets (e.g. rental income)  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income/assets generating funds  £   
Country

Other: please specify    
  
Country

What will this account be used for?

Main account (e.g. primary account for all business related activities)  Secondary bank account (e.g. business expenses, tax payments, employee payroll etc.)

Savings  Pensions

Investing for the purposes of Tier 1 UK VISA (sole traders only)  Other

If 'Other', please state

How many employees does the business have?

What is your actual business turnover?

Or in the case of start ups please answer the next question.

£  per annum

Anticipated overall business turnover

£  per annum

Do you anticipate any seasonal variances to your turnover?

Anticipated number of transactions through this bank account

per annum

Do you have a nominee shareholding arrangement in place?

Yes  No

If Yes, by ticking this box you confirm that you have provided an explanation for the nominee shareholding arrangement.

**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 entity

-         -   -

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)

First applicant

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

Account number input field

What is your relationship to the business?

Relationship options: Director, Executive Director, Authorised Signatory, Company Secretary, Power of Attorney, 25% Shareholder, Executor, Administrator, Partner, Limited Liability Partner, Sole Trader, Nominee Shareholder

Please tell us your ownership rights percentage: (if applicable) %

Please tell us your voting rights percentage: (if applicable) %

Partnerships only: Please tell us your profits percentage: %

Mr Mrs Ms Miss

Other If 'Other' please state

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

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

Date of birth DD MM YY YY

Male Female

Country of birth

Country of birth input field

Nationality

Nationality input field

Do you have dual nationality?

Yes No

If 'Yes' please specify which country(ies)

Country(ies) input fields

Occupation

Occupation input field

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

Current residential address input fields

Postcode Country

How long have you been at your current home address?

Years Months

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

Postcode Country

How long did you live at this address?

Years Months

Net monthly income

Net monthly income input field

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

Country of Fiscal residence input field

TIN

TIN input field

Do you make a tax contribution in any other country due to residence citizenship? Yes No

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

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

Yes No

If 'Yes' we will make special arrangements should you need to receive a chequebook, paying-in book, and other items which should be kept secure, such as identification codes.



Second applicant

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

What is your relationship to the business?

Director	<input type="checkbox"/>	Executive Director	<input type="checkbox"/>
Authorised Signatory	<input type="checkbox"/>	Company Secretary	<input type="checkbox"/>
Power of Attorney	<input type="checkbox"/>	25% Shareholder	<input type="checkbox"/>
Executor	<input type="checkbox"/>	Administrator	<input type="checkbox"/>
Partner	<input type="checkbox"/>	Limited Liability Partner	<input type="checkbox"/>
Sole Trader	<input type="checkbox"/>	Nominee Shareholder	<input type="checkbox"/>

Please tell us your ownership rights percentage: (if applicable)  %

Please tell us your voting rights percentage: (if applicable):  %

Partnerships only: tell us your profits percentage:  %

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

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

Middle name(s)

Surname

If applicable please provide your maiden name

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

  
  
  
  


Date of birth

Country of birth

Male  Female

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)

  


Occupation

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

  
  


Postcode  Country

How long have you been at your current home address?

Years   Months

Telephone

Mobile

Email

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.)

  
  


Postcode  Country

How long did you live at this address?

Years   Months

Net monthly income

£

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

TIN

Do you make a tax contribution in any other country due to residence citizenship? Yes  No

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

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

Yes  No

If 'Yes' we will make special arrangements should you need to receive a chequebook, paying-in book, and other items which should be kept secure, such as identification codes.

**5 Details about your Introducer**

Applicant(s) to complete

Were you introduced to Cater Allen by a Financial Adviser or Accountant?

Yes  No

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

Name of Introducer

Address

Postcode Country

Contact name

Telephone

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 an FCA authorised and regulated Financial Adviser who has fully verified the identities of your client(s) as listed in section 4 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 residential address

Postcode Country

Date of birth

**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.

**Second applicant**

Full name (including any middle names)

Current residential address

Postcode Country

Date of birth

FCA authorised and regulated Financial Adviser's Signature

Name

Position

Date

**Partnership/Limited Liability Partnership/Public Limited Company/  
Private Limited Company/Sole Trader**

I/We confirm that a meeting has taken place and the Board of Directors/  
Major Shareholders/Partners/Limited Liability Partners/Designated  
Members passed a Resolution to open an Account with Cater Allen Private  
Bank and that Resolution has been duly recorded in the minute book.

I/We,   
(the 'Account Holder') being a Partnership/Limited Liability Partnership/  
Public Limited Company/Private Limited Company/Sole Trader hereby  
apply to open an Account ('the Account') with Cater Allen Private Bank ('the  
Bank') on the published Terms and Conditions thereof ('the Conditions'),  
which we acknowledge having received and to which 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 Mandate below which  
shall remain in effect until a new Mandate is executed, and which we  
understand and accept and hereby request and authorise the Bank:

- (a) To honour and comply with all cheques drawn on our behalf and debit  
such cheques to the Account;
- (b) To honour and comply with all instructions for withdrawal from  
the Account; and
- (c) To collect for credit to the Account, all instruments endorsed on behalf  
of the Account Holder as named above.

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

Total number of Authorised Signatories to be held on this account:

(Please write **only** one number in this box)

**Please note that if any Visa Debit Cards are issued on the Account,  
then the Account must be set up so that only ONE signature is  
required to authorise any transaction.**

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 9, when appearing  
in accordance with the current Mandate to operate the above Account, will  
be honoured whether the Account is in credit or debit.

Provided further that the Bank be furnished with a list giving the full names  
and specimen signature and documentary proof of name and home address  
of each of the persons referred to in section 9, certified, where applicable, by  
the Chairperson and Company Secretary and that the Bank receives notice in  
writing of any change there may be or any further such list, in each case and  
the Bank may be assured that any Resolutions have not been amended or  
revoked until it receives notice in writing thereof.

In the event that there are multiple signatories on the account, the Bank will  
accept instructions provided the requisite number of valid signatures has been  
provided. This is the case even where those signatories are not members of  
the Company. For example, where a Financial Adviser has full transactional  
access to the Account.

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

I/We agree that any indebtedness or liability incurred to the Bank under  
this authority shall, in the absence of any express written agreement by  
the Bank to us, be due and payable on demand.

I/We shall, as and when necessary, supply to the Bank lists of current  
Directors/Partners/Designated Members and, if applicable, other  
officials authorised to sign, with specimen signatures in accordance with  
the current Mandate to operate the above Account.

Upon any Partners/Designated Members/Directors ceasing to be a member  
of the Company by death or otherwise, the Bank may, in the absence  
of written notice to the contrary from us treat the surviving continuing  
Partners/Designated Members/Directors for the time being as having full  
power to carry on the business of the Company and to deal with its assets  
as freely as if there had been no change in the Company.

I/We authorise the Bank to disclose details of my/our Account and my/  
our transactions to my/our Financial Adviser/Accountant as named in this  
application form, or their successors in title (unless advised to the contrary)  
even where they have not been designated as an Authorised Signatory on  
the Account. I/We acknowledge that my/our Financial Adviser may receive  
commission in respect of the Account.

I/We authorise the Bank to act on any instructions given by an Authorised  
Signatory in relation to an Account and treat these instructions as though  
received from the Account Holder. I/We acknowledge that the Bank has  
no contractual relationship with an Authorised Signatory and I/We will  
be solely liable for the actions or transactions made by an Authorised  
Signatory on an Account.

I/We understand that the Bank accepts no liability whatsoever in respect  
of any losses which may be suffered as a result of any fraud or negligent  
misuse of the banking services including telephone banking unless such  
loss occurs as a result of fraud or negligence on the part of the Bank or its  
employees or agents.

The above authority shall remain in force until the Bank receives written  
notice of its revocation, notwithstanding any change in our constitution  
(or name), and shall apply notwithstanding any change by death,  
bankruptcy, retirement or otherwise.

**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.

### Introduction

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

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

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

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

- o 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);
- o Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- o Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- o 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);
- o Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- o 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;
- o Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- o Education and employment details/employment status for credit and fraud prevention purposes; and
- o 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:

- o The Santander group of companies\* and associated companies in which you have shareholdings;
- o Sub-contractors and other persons who help you provide your products and services;
- o Companies and other persons providing services to you;
- o Your legal and other professional advisors, including your auditors;
- o Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- o Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- o 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);
- o Courts, to comply with legal requirements, and for the administration of justice;
- o In an emergency or to otherwise protect my vital interests;
- o To protect the security or integrity of your business operations;
- o 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;
- o When you restructure or sell your business or its assets or have a merger or re-organisation;
- o Market research organisations who help to improve your products or services;

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

#### International transfers

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

#### Identity verification and fraud prevention checks

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**My rights under applicable data protection law**

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

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

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

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

**Data anonymisation and aggregation**

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

**\*Group companies**

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

9 Authorised Signatories on this 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.

**Individual Authorised Signatories**

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) and agree to also be bound by any subsequent amendments advised to us by the Bank from time to time
- We hereby certify that the information provided in this application form is, to the best of our knowledge and belief, accurate and complete in all respects

**First signatory**

Full name

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Second signatory**

Full name

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**This acceptance must be signed by all applicants.**

- Sole Traders – the Sole Trader is required to sign
- Partnership – by a minimum of 2 partners
- Limited Liability Partnerships – by a minimum of 2 Designated Members
- Private Limited Company – by 2 Directors or by 1 Director and the Company Secretary, or if there is no Company Secretary and only a Sole Director, or if the Sole Director is also the Company Secretary then the Sole Director must sign.
- PLC– by a minimum of 2 Directors or 1 Director and the Company Secretary
- 25%+ Shareholders who are not Authorised Signatories on the Account.

By signing this application form I/we agree that:

- I/We have completed all relevant sections of this application form
- 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 and agree to also be bound by any subsequent amendments advised to me/us by the Bank from time to time
- I/We hereby certify that the information provided in this application form is, to the best of my/our knowledge and belief, accurate and complete in all respects
- Cater Allen Private Bank is duly authorised to operate the Account
- I/We undertake to advise Cater Allen Private Bank within 30 days of any change in circumstances which affects my/our tax residency status or causes the information contained herein to become incorrect
- I/We have downloaded a copy of the FSCS Information Sheet and Exclusions List.

**Signature of first applicant**

Full name

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of second applicant**

Full name

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature(s) of 25%+ Shareholders who are not Authorised Signatories on the Account**

**Signature of first person**

Full name

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of second person**

Full name

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



Please use this section to provide your full name or further details of your organisation's business activities; or any other additional information relevant to your application.

**Additional TIN information**

Country

TIN

Country

TIN

Country

TIN

**Please provide any additional Industry SIC codes here**

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 [ngts.org.uk](http://ngts.org.uk)

Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England and Wales number 383032. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Financial Services Register number is 178737. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register). Cater Allen Limited is part of the Santander group. Cater Allen and the flame logo are registered trademarks. Calls may be recorded or monitored. Telephone 0800 092 3300. [www.caterallen.co.uk](http://www.caterallen.co.uk)