

# SMALL SELF-ADMINISTERED PENSION SCHEME BANK ACCOUNT RENEWAL MANDATE FORM

Please ensure you visit [caterallen.co.uk](http://caterallen.co.uk) to download the FSCS Information Sheet and Exclusions List before completing this renewal mandate. You will be asked to acknowledge receipt of the Information Sheet in the Acceptance section of this renewal mandate.

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 Intermediary only

Existing Account number

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Master Account number

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### Important information regarding this application

Applicant(s) to read

In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, please complete the form below. In some circumstances the Bank may not be able to process this request without this information.

This Renewal Mandate will supersede any previous Mandates held in relation to this Account and will only come into force once we have confirmed to you that this Mandate has been accepted. It is important to note that existing authorised signatories wishing to remain on the account will also need to complete this form.

All Renewals for Trustee Bank Accounts to be used in support of Small Self Administered Pension Schemes are required to include a professional co-signatory in addition to that of the Scheme Member/s. The professional co-signatory must act (for the duration of the Cater Allen relationship) as either sole signatory or joint signatory alongside the Trustees.

**The Corporate Trustee / professional co-signatory must have an existing relationship / Master agency with Cater Allen to proceed with this application.**

For Corporate Trustees the bank will require a list of Authorised Signatories on company letterhead and at least one Signatory from that list must sign in Section 10. The Corporate Trustee must have an existing relationship/Master agency with Cater Allen to proceed with this application. Please be advised that upon receipt of your application, we may be required to revert to the Corporate Trustee for additional documentation.

### 1 Please tell us about your Pension Scheme

Applicant(s) to complete

**Please note, we can't progress your application unless all fields within this section are completed.**

Scheme name – as shown on Account


Contact name

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

Postcode	Country

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

Postcode	Country

Email

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We wish to add (how many?)

Pension Trustee

Professional Trustee

Authorised Signatories

End Date of Related Party

We wish to remove (how many?)

Pension Trustee

D	D	M	M	Y	Y	Y	Y
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Professional Trustee

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

Authorised Signatories

D	D	M	M	Y	Y	Y	Y
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Name(s) to be added/removed (please delete as appropriate)


Name(s) to be added/removed (please delete as appropriate)


Anticipated deposits through this bank account per annum?

Anticipated withdrawals through this bank account per annum?

Anticipated number of transactions through this bank account

 per annum

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


## 2 Mandatory professional co-signer on Small Self-Administered Pension Scheme Bank Accounts

All applications for Small Self-Administered Pension Schemes are required to include a professional co-signatory in addition to that of the Scheme Member/s. The professional co-signatory must act (for the duration of the Cater Allen relationship) as either sole signatory or joint signatory alongside the Trustee. Please confirm which of the following relates to you:

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

Full name (including any middle names)

  

Company name

  

Address

  
  
  

Telephone

Email

Regulator reference number

Signature

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

## 3 Scheme Administrator

Applicant(s) to complete

I/We, the Scheme Administrator, verify that the above signed names are the legitimate Trustees and Authorised Signatories in the named Scheme and that I/we will comply with my/our obligations as set out in the Declaration and Mandate (section 7) of this Renewal Mandate.

Full name/name of firm

  

Position/Capacity

Address

  
  
  

Postcode

Country

Signature

Date

If this Renewal Mandate does not provide you with enough space for everyone's personal details, please print this section of the mandate and complete for each additional person then attach 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.

**First applicant**

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

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Existing customer  New customer

Authorised Signatory

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

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

Middle name(s)

Surname

If applicable please provide your maiden name

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






Country of birth

Male  Female

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)



Date of birth

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

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




Postcode  Country

Country of residence

How long have you been at your current residential address?

Years   Months

Telephone

Mobile

Mobile

Mobile

Email

Email

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




Postcode  Country

How long did you live at this address?

Years   Months

Second applicant

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

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Existing customer  New customer

Authorised Signatory

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

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

Middle name(s)

Surname

If applicable please provide your maiden name

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


Country of birth

Male  Female

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)


Date of birth 

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


Postcode  Country

Country of residence

How long have you been at your current residential address?

Years  Months

Telephone

Mobile

Email

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


Postcode  Country

How long did you live at this address?

Years  Months

Third applicant

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

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Existing customer  New customer

Authorised Signatory

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

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

Middle name(s)

Surname

If applicable please provide your maiden name

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






Country of birth

Male  Female

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)



Date of birth 

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




Postcode  Country

Country of residence

How long have you been at your current residential address?

Years  Months

Telephone

Mobile

Email

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




Postcode  Country

How long did you live at this address?

Years  Months

Fourth applicant

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

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Existing customer  New customer

Authorised Signatory

Are you a Trustee of the Scheme?

Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

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

Middle name(s)

Surname

If applicable please provide your maiden name

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






Country of birth

Male  Female

Occupation

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)



Date of birth 

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

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




Postcode  Country

Country of residence

How long have you been at your current residential address?

Years  Months

Telephone

Mobile

Email

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




Postcode  Country

How long did you live at this address?

Years  Months



## 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 home address

  

Date of birth

Postcode

Country

### Second applicant

Full name (including any middle names)

  

Current home address

  

Date of birth

Postcode

Country

### Third applicant

Full name (including any middle names)

  

Current home address

  

Date of birth

Postcode

Country

### Fourth 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 applicant;
- (b) the evidence I/we have obtained to verify the identity of the applicant(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



I/We being all the Trustees of (please insert the full name of the Scheme)

('The Scheme') hereby amend and renew the Mandate to operate my/our Pension Account ('The Account') with Cater Allen Private Bank ('The Bank') in accordance with the published 'Terms and Conditions' thereof ('the Conditions') and in accordance with the Mandate below, which we acknowledge having received and to which we agree to be bound.

**We hereby certify that:**

- (a) I/we are duly authorised by the Trust Deed of the Scheme to amend and renew the Mandate to operate my/our Account.
- (b) In the event of the death or incapacity of any of the Trustees or Authorised Signatories, the Bank is able to pay or deliver to the order of the survivors, all money, securities, deeds or documents or any other property which you hold for the credit of the remaining Trustees' joint Account.

The liability of  as **Scheme Administrator** for any indebtedness arising from time to time on the Account(s) shall be limited to the Assets of the Scheme. Please leave blank in the event that there is no Scheme Administrator/Practitioner, Pension Provider or Financial Intermediary on the Account.

Please act on the signature(s) of the Authorised Signatories in respect of cheques or other orders for payment on the Account, and as authority for the sale, purchase, delivery or other dealings with securities, bills, coupons, documents, boxes, packages and their contents and other property at any time held by you.

In consideration of the Bank agreeing to operate the Account in accordance with the Mandate and allowing the arrangements requested herein, I/We jointly and severally agree to indemnify the Bank from and against all losses, claims, expenses, and liabilities whatsoever which the Bank may sustain or incur or become responsible for in any way as a result of:

- i) the Bank agreeing to allow the arrangements requested herein and/or as a result of any operation of the Account in accordance with this Mandate which is found to be in breach of the Trust Deed, and/or
- ii) the Bank's permitting the operation of the Account otherwise than upon the signatories of all Trustee together ( please see below, authorised Signatories).

We further agree that this Mandate and indemnity is governed by the laws of England and I/We agree to submit to the exclusive jurisdiction of the English courts.

**Authorised Signatories**

**All** transactions on this account must be signed by a **total** of (enter number):

Authorised Signatories

Please tell us how many Authorised Signatories are required to sign at any one time on behalf of the Corporate Trustee / Professional Co-signer (named in Section 4)

Please tell us how many member trustees are required to sign at any one time

If you are unsure how to complete this section, please contact our Client Services Team on **0800 092 3300**.

I/We, together with the Scheme Administrator confirm that as Trustees and Scheme Administrator of the Pension Scheme we will ensure that all transactional activity relating to the Account will comply with all legal, regulatory and reporting requirements to which we are subject in our position as Trustees/Scheme Administrator of such Pension Scheme. I/We hereby authorise the Bank to provide the Scheme's Auditors with such information as they may request concerning the Account and any transactions which may have taken place via the Account.

I/We authorise Cater Allen Private Bank to disclose details of that Account to my/our Introducer, and Scheme Administrator, as named on this application, or their successors in title.

I/We acknowledge that my/our Introducer may receive commission from Cater Allen Limited in respect of the account.

Upon any of the Trustees ceasing to be a Trustee of the Trust by death or otherwise, the Bank may in the absence of written notice to the contrary from us, treat the surviving or continuing Trustees for the time being, as having full power to carry on the purposes of the Account Holder and to deal with assets within the Account as freely as if there had been no change in the Trust.

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

**Changes to Signatories**

The Bank will not accept changes in Authorised Signatories unless detailed on the Bank's 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:

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

### Providing my personal data

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

### Monitoring of communications

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

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

You'll process my personal data:

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

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

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

### Sharing of my personal data

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

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

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

#### International transfers

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

#### Identity verification and fraud prevention checks

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

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

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

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

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

#### My marketing preferences and related searches

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

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

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

#### Applicant 1

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

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

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### Applicant 2

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

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

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### Applicant 3

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

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

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### Applicant 4

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

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

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

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

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

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

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

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

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

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

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

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

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

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

#### My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all

circumstances and that data portability is only relevant from May 2018):

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

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

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

#### Data anonymisation and aggregation

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

#### \*Group companies

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

Anyone who wishes to be able to transact on this account needs to be identified below as an Authorised Signatory. If you are not identified as an Authorised Signatory, the Bank cannot accept your signature as authorisation to carry out a transaction.

**Pension Trustees acting as Authorised Signatories**

In the event that Pension Trustee(s) are the only required authorised signatories required on the account, please read the following statement and confirm your acceptance by signing the signature box and then progressing to the next section:

The following Authorised Signatories wish to operate this account ("The Account") with Cater Allen Private Bank ("The Bank"). By signing this Renewal Mandate we confirm that:

- o I/We have completed all relevant sections of this application form.
- o I/We have read the Declaration and Mandate and Data Protection Statement, and agree that the Bank can use my/our information as stated in the Data Protection Statement.
- o The Trustees have authority from the Individual Scheme Members to allow Cater Allen to undertake appropriate online references searches both now and at any time in the future on the Scheme Members for the purpose of verifying their identity and or their address.
- o Cater Allen may also request from the Trustees documents confirming the Scheme Members' identity and or address. The Trustees undertake to ensure that Individual Scheme Members are made aware of Cater Allen's requirements to use their data in this respect.
- o We have read the statement above and agree that the Bank can use our information as stated.
- o We have received and accept the Terms and Conditions of this Account and agree to also be bound by any subsequent amendments advised to us by the Bank from time to time.
- o 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.
- o For Corporate Trustees who will be signing on this Account, we will supply a list of authorised signatories on company letterhead and at least one signatory from that list will be included within this section.
- o Cater Allen Private Bank is duly authorised to operate the Account.
- o I have downloaded a copy of the FSCS Information Sheet and Exclusions List.

**Signature of Trustee**

Full name

Position

Signature

Date

**Signature of Trustee**

Full name

Position

Signature

Date

**Signature of Trustee**

Full name

Position

Signature

Date

**Signature of Trustee**

Full name

Position

Signature

Date

**All Trustees (including Corporate Trustees) must sign below.**

By signing this Renewal Mandate I/we agree that:

- I/We have completed all relevant sections of this Renewal Mandate.
- I/We have read the Declaration and Mandate and Data Protection Statement, and agree that the Bank 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 Renewal Mandate 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 have downloaded a copy of the FSCS Information Sheet and Exclusions List.

**Signature(s) of Trustees and/or Scheme Members 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
---	---	---	---	---	---	---	---

**Signature of third person**

Full name

Position

Signature

Date

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

**Signature of fourth person**

Full name

Position

Signature

Date

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

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

TIN

Country

TIN

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 <http://ngts.org.uk/>

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