

# PERSONAL ACCOUNT APPLICATION FORM

For action by Intermediary only

Master Account number

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Outlet code

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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 Declaration 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 Operations, Sunderland, SR43 4FB**. If you need any help completing this form, please call us on **0800 092 3300**.

## Important information regarding this application

To make sure the information we hold is always up to date, and to comply with Anti-Money Laundering Regulations, we need to identify and verify all applicants for accounts. That includes certain other parties to the relationship. It's important to let us know if there are material changes to the account usage or applicants details in the future.

As part of your application, you may need to provide some ID. Please refer to our 'Customer identification requirements' leaflet which can be found at [caterallen.co.uk/support/account-literature/](http://caterallen.co.uk/support/account-literature/). This will explain any ID or documentation that you'll need to provide to us. If any of these documents aren't provided it will delay the progress of your application.

If this application form doesn't give you 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.

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

Applicant(s) to complete

Please tick the account(s) you're applying for. Fill in the amount to be deposited. Tick if you'd like a chequebook, paying-in book and/or Visa debit card.

	Chequebook	Postal paying in book for cheques	Visa debit card
<b>Cash Hub Account<sup>1</sup></b> The Cash Hub Account is only available to personal clients of Financial Conduct Authority (FCA) regulated Financial Advisers, who are registered Cater Allen introducers. If you or your Financial Adviser are new to Cater Allen, please contact our Business Development Team on <b>0800 092 5500</b> before you submit this application.			
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Currency Bank Accounts</b>			
<input type="checkbox"/> € <input type="text"/>			<input type="checkbox"/>
<input type="checkbox"/> \$ <input type="text"/>			<input type="checkbox"/>
<b>Private Bank Account<sup>1</sup></b>			
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Personal Notice 35 Account<sup>1</sup></b>			
<input type="checkbox"/> £ <input type="text"/>		<input type="checkbox"/>	
<b>Fixed Term Deposit<sup>2</sup></b>	Please confirm the length of Fixed Term Deposit that you'd like to open:		
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/> 12 months	<input type="checkbox"/> 24 months	

<sup>1</sup> If you'd like to make the initial deposit by cheque, you'll need to make the cheque payable to the name you've asked for your new account to be in. No cash, postal orders or third party cheques are accepted.

<sup>2</sup> To open a Fixed Term Deposit, you must send your funds to us via electronic transfer. We can't accept a cheque for the deposit amount. Once your application's approved we'll contact you to confirm the paying-in details and process. Please see the Fixed Term Deposit Fact Sheet for the minimum opening deposit required.

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

Applicant(s) to complete

What name would you like to be shown on the new account?

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


# 2 Your personal details

Applicant(s) to complete

## First applicant

If you're an existing Cater Allen client, please provide your account number

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Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s). If you aren't able to fit your full name in the space provided, please use 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


Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which country(ies)



Date of birth

Male  Female

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


Town/City
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Postcode	Country
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Is your current residential address the same as your current correspondence address?

Yes  No

If not, please provide your current correspondence address below

Town/City
Postcode <span style="float: right;">Country</span>

How long have you been at your current residential address?

Years  Months

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

Yes  No

If 'Yes', we'll make special arrangements if we're sending you a chequebook or paying in book.

Telephone

Mobile - it's important to provide a mobile number if you'd like to register for Internet Banking. You'll use it at registration to create security credentials.

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.)


Town/City
Postcode <span style="float: right;">Country</span>

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)

Tax Identification Number for country of fiscal residence (if not UK)

First applicant (continued)

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). Please provide details for up to five additional countries on the Additional Information page at the end of this application form.

What is the purpose of your new account?

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

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

Savings

Investing for the purposes of Tier 1 UK visa

Other

If 'Other', please state

Second applicant

If you're an existing Cater Allen client, please provide your account number

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Mr  Mrs  Ms  Miss   
 Other  If 'Other' please state

Forename(s). If you aren't able to fit your full name in the space provided, please use 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


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
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Male  Female

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

Town/City
Postcode
Country

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

Yes  No

If not, please provide your current correspondence address below

Town/City
Postcode
Country

How long have you been at your current residential address?

Years  Months

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

Yes  No

If 'Yes', we'll make special arrangements if we're sending you a chequebook or paying in book.

Telephone

Mobile - it's important to provide a mobile number if you'd like to register for Internet Banking. You'll use it at registration to create security credentials.

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.)

Town/City
Postcode
Country

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)

Tax Identification Number for country of fiscal residence (if not UK)

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). Please provide details for up to five additional countries on the Additional Information page at the end of this application form.

Second applicant (continued)

What is the purpose of your new account?

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

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

Savings

Investing for the purposes of Tier 1 UK visa

Other

If 'Other', please state

### 3 Authorised signatories on this account

Applicant(s) to complete

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

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

A separate 'Supplemental application form' template is available for this purpose. You can download it from [caterallen.co.uk/accounts/cash-hub-account/personal-banking](https://caterallen.co.uk/accounts/cash-hub-account/personal-banking). Please make sure that all signatories are captured within this form. Then return it to: Cater Allen Private Bank, Cash Hub Account Additional Signatories, 9 Nelson Street, Bradford BD1 5AN.

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

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

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

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

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

#### Authorised Signatories opt-out

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

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

**Only one Supplementary Authorised Signatory form per company is required. If you need to make any changes (including adding or removing signatories), please send an updated form and covering letter to the above address.**

### 4 Your employment and income details

Applicant(s) to complete

#### First applicant

What is your current employment status?

- Employed  Self-employed   
Homemaker  Retired   
Student  Unemployed

If you're employed, please tell us if you're:

- a) an employee   
b) a business owner   
c) a key controller (someone who is able to influence the strategic direction of the business, e.g. appoint members of the board)

If you are a key controller, what industry do you work in?

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

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

Occupation

How long have you been in your current employment?

Years  Months

Name of employer or business

Address of employer or business

Town/City

Postcode

Country

Your net monthly income

Your gross annual salary

Approximate total monthly outgoings

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

How much will you be depositing per month?

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

Yes  No

If yes, please specify

Country (in which other income is provided)

Please select the options below which accurately describe the source of your wealth. Please note that in some circumstances we may need to contact you for more information about this. The section **MUST** be completed.

Please indicate the value and country the funds originated from (if not the UK).

**First applicant**

**Through which activities were the funds obtained to open the account? (select all that apply)**

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

Student related income  £   
Country

Other: please specify    
£   
Country

**If you've stated how much you'll be depositing per month on the previous page, where will these monthly credits come from?**

Income from employment  £   
Country

Retirement income  £   
Country

Property related income  £   
Country

Inheritance related income  £   
Country

Income from stocks, shares, bonds, debentures or managed investments  £   
Country

Income from legal settlement  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income from ownership/sale of virtual currencies  £   
Country

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

Income received from another person/entity  £   
Country

Income from savings  £   
Country

Student related income  £   
Country

Other: please specify    
£   
Country

Second applicant

What is your current employment status?

- Employed  Self-employed   
 Homemaker  Retired   
 Student  Unemployed

If you're employed, please tell us if you're:

- a) an employee   
 b) a business owner   
 c) a key controller (someone who is able to influence the strategic direction of the business, e.g. appoint members of the board)

If you are a key controller, what industry do you work in?

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

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

Occupation

How long have you been in your current employment?

Years  Months

Name of employer or business

Address of employer or business

  


Town/City

Postcode

Country

Your net monthly income

£

Your gross annual salary

£

Approximate total monthly outgoings

£

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

How much will you be depositing per month?

£

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

Yes  No

If yes, please specify

Country (in which other income is provided)



Please select the options below which accurately describe the source of your wealth. Please note that in some circumstances we may need to contact you for more information about this. The section **MUST** be completed.

Please indicate the value and country the funds originated from (if not the UK).

**Second applicant**

**Through which activities were the funds obtained to open the account? (select all that apply)**

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

Student related income  £   
Country

Other: please specify    
£   
Country

**Where you've stated how much you'll be depositing per month on the previous page, where will these monthly credits come from?**

Income from employment  £   
Country

Retirement income  £   
Country

Property related income  £   
Country

Inheritance related income  £   
Country

Income from stocks, shares, bonds, debentures or managed investments  £   
Country

Income from legal settlement  £   
Country

Income from divestment/divestiture of assets  £   
Country

Income from ownership/sale of virtual currencies  £   
Country

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

Income received from another person/entity  £   
Country

Income from savings  £   
Country

Student related income  £   
Country

Other: please specify    
£   
Country

## 5 Declaration and Mandate

Applicant(s) to read

I/We wish to open an Account with Cater Allen Private Bank ("the Bank") in accordance with the applicable published Terms and Conditions thereof ('the Conditions') and in accordance with the Account Mandate below. I/we acknowledge having received the Conditions and I/we agree to be bound by them and any subsequent amendments which the Bank may inform us of from time to time.

I/We authorise the Bank to make enquiries and take up references as necessary in connection with this application and to make searches of Credit Reference Agencies and to keep a copy of the record of any search. I/ We agree to permit the Bank to use any personal information set out in this application form and obtained from the operation of my/our Account(s) for all purposes ancillary to the operation of my/our Account(s). I/We understand that, for any joint Accounts, we are jointly and severally liable for any indebtedness and the Bank may accept the signature of either Account Holder as authority for withdrawals and other transactions. I/ We confirm that the details set out above are complete and accurate. I/ We agree that statements of the Account(s) will be sent only to the First Named Account Holder.

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

Where full transactional access to an Account has been granted to an Authorised Signatory under this Mandate, 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.

### Closure of Account

The Bank will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.

## 6 Details about your Financial Adviser

Applicant(s) to complete

Were you introduced to Cater Allen by a Financial Adviser?

Yes  No

If 'Yes', please complete the details below.

Name of Financial Adviser

Address

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Town/City	<input type="text"/>
Postcode	Country

Telephone

Contact name

Email

**This section should only be completed by FCA authorised and regulated Financial Advisers – if you don't have an FCA authorised and regulated Financial Adviser, please proceed to section 8.**

If you're an FCA authorised and regulated Financial Adviser who has fully verified the identities of your client(s) as listed in section 2 of this form, please complete this section of the form, and read and sign the confirmation section below.

Full name of introducing firm

Regulator reference number

**First applicant**

Full name (including any middle names)

Current home address

Date of birth

Town/City

Postcode

Country

**Second applicant**

Full name (including any middle names)

Current home address

Date of birth

Town/City

Postcode

Country

**Confirmation**

I/We confirm that:

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

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

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

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

FCA authorised and regulated Financial Adviser's Signature

Name

Position

Date

## Introduction

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.

### 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):

- 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.

By signing this Application Form I/we agree that:

- I/We have read the Declaration and Mandate and Data Protection Statement, and agree that you can use my/our information as stated in the Data Protection Statement.
- I/We have received and accept the Terms and Conditions of this Account (or those Accounts applied for) and agree to also be bound by any subsequent amendments advised to me/us by the Bank from time to time.
- I/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(s).
- 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.

If joint application, all must sign

**First applicant**

Full name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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**Second applicant**

Full name

Signature

Date

D	D	M	M	Y	Y	Y	Y
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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

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

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