

## Application Form to open a Savings Account

Individual and Joint Personal customers only - all account types  
 except cash ISAs and Young Saver accounts

**NOTE** For other account types, call **0115 921 7250**  
 or download forms from the website: [www.kingdom.bank](http://www.kingdom.bank)

Thank you for choosing to open an account with Kingdom Bank Ltd. Please write clearly and in capitals. Before completing this form, please read the General and Specific Terms and Conditions; if you do not have a set you can print one from [www.kingdom.bank](http://www.kingdom.bank). Call us and we will post one to you. Please also call us if you have any questions.

### 1 Choose the account you want to open by ticking one of the following boxes

- Call Direct     
  Postal 32 Plus     
  Postal 60 Plus  
 Treasury Account: .....months     
  Savings Bonds: .....months

SOURCE CODE

PROMOTIONAL CODE

### 2 Please complete your personal details

Mr/Mrs/Miss/Ms Other..... Forenames..... Surname .....

**Permanent address**

**Previous address** (if you have lived at the address on the left for less than three years)

.....  
 .....  
 ..... Postcode ..... Postcode .....

*(note – this is the address we will use for all written correspondence, including Statements of Account where issued and Statutory Information)*

Email address ..... Date of Birth ..... National Insurance no. ....

Daytime telephone..... Evening..... Mobile.....

Do you have any other Kingdom Bank Ltd accounts? List account numbers: .....

### 3 Joint Accounts

Please complete the following information for the second account holder (please enquire if you require more than two named account holders).

Mr/Mrs/Miss/Ms Other ..... Forenames ..... Surname .....

**Permanent address**

**Previous address** (if you have lived at the address on the left for less than three years)

.....  
 .....  
 ..... Postcode ..... Postcode .....

Email address ..... Date of Birth ..... National Insurance no. ....

Daytime telephone..... Evening ..... Mobile .....

Do you have any other Kingdom Bank Ltd accounts? List account numbers: .....

## 4 Tax Residency

If any account holder has a US Taxpayer Identification Number (TIN), please enter their name and TIN in the space below.

Name ..... TIN .....

Name ..... TIN .....

Additionally, if any account holder is resident for tax in a country other than the UK, please enter their name and country of tax residence in the space below.

Name ..... Country of Tax Residence .....

Name ..... Country of Tax Residence .....

Alternatively, by signing this form you confirm that no account holder is resident outside of the UK for tax purposes, or is a US citizen.

## 5 Please tell us about your initial deposit to this account

I/We will open the account with

This will be by (please tick the appropriate box):

£.....

Cheque (please make the cheque out to **Kingdom Bank Ltd** – “your name”)

Transfer from my Kingdom Bank Ltd account, number: .....

Please tick this box if, after this initial transaction, you expect to make further deposits in excess of £30,000.00

Interbank transfer (we will provide you with the necessary bank details)

## 6 How would you like us to handle the interest on your account?

One or more of the account holders are eligible to receive interest without payment of tax. Please send the appropriate form.

Please send me details of the Gift Tag scheme.

For Postal 60 accounts only, please let us know how you want your interest to be paid by ticking the box to indicate your preferred option:

Added to the account

Transferred to Kingdom Bank Ltd account number.....

Paid into the following bank or building society account: Bank or building society name.....

In the account name ..... Account number.....Roll number(if applicable)..... Sort code.....

## 7 Telephone Banking – Call Direct, Postal 32 Plus, Postal 60 Plus and Treasury Accounts

Please provide details of the nominated account to which we should send withdrawals from your Account.

Bank or building society name .....

Account name (e.g. Mr F Smith) ..... Account number ..... Sort code .....

## 8 Other Products and Services

From time to time we would like to tell you about our other products and services and those arranged by us with other suppliers such as insurance companies.

Any personal Information you provide in the process of enquiring/ arranging any of our other products and services is provided in the strictest confidence. We will only use this for the purposes specified in your enquiry and we will never pass your personal details to these third parties or any other companies for any other reason.

Please tell us whether we can contact you with this information by ticking this box

I am happy for you to retain my personal information to enable you to contact me with information relating to all the products and services you provide.

Please ✓

If you have already provided your consent we will continue to rely on this permission until you request us to stop sending you information.

My preferred method of contact is;

Any Method or  Post  Email  Telephone  Text Message

Please ✓ as appropriate

If you change your mind about being contacted in the future, please let us know.

## 9 Please complete, sign and date the following declarations

### All accounts

I/We declare and agree that the initial deposit shown in Step 5 is being deposited in Kingdom Bank Ltd (please tick the appropriate box):

by me as sole beneficial owner (this means that you are the only account holder)

by us as joint beneficial owners (this means that it is a joint account that you hold with one or more persons)

### Joint accounts only

We agree that Kingdom Bank Ltd is authorised, until further notice in writing, to accept for withdrawals, closures and changes to account information (please tick the appropriate box):

any of our signatures (this means that any one person can sign)  all of our signatures (all account holders have to sign)

### Call Direct, Postal 32 Plus, Postal 60 Plus or Treasury Account

I/We hereby request that a facility is made available for instructions to be given by telephone.

### All Savings Accounts

The General Terms and Conditions and Specific Terms and Conditions applying to this account form our customer agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing below. If you do not understand any point, please ask us for further information.

I/we understand that you will rely on the information I/we have given in this Application Form, which I/we confirm is complete and true. I/we understand that you may decline this application.

Signed (first named account holder)..... Date .....

Signed (second named account holder)..... Date .....

## 10 Verification of identity

By law we have to verify your identity. We will do this by obtaining evidence from various sources including Credit Reference and Fraud Prevention agencies and the Electoral Roll. The agencies will record details of the search, whether or not your application proceeds. If we are unable to confirm your identity from these sources we will write to you asking you to supply us with adequate proof of identity. For joint accounts, this applies to all account holders. The only exception to this may be if you have an existing Savings Account with us either held solely or jointly.

In order to process your application, please tick this box to acknowledge receipt of the FSCS information sheet.

Please post completed application form and initial deposit to:  
Kingdom Bank Ltd, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS

**FSCS INFORMATION SHEET**

<b>Basic information about the protection of your eligible deposits</b>	
Eligible deposits in Kingdom Bank Ltd are protected by:	the Financial Services Compensation Scheme (FSCS) <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank/building society/credit union <sup>2</sup>
If you have more eligible deposits at the same bank/building society/credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000.
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
<b>To contact Kingdom Bank Ltd for enquiries relating to your account:</b> Kingdom Bank Ltd Mere Way; Ruddington Fields Business Park Nottingham NG11 6JS Tel: 0115 921 7250 Email: info@kingdombank.co.uk	<b>To contact the FSCS for further information on compensation:</b> Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
Acknowledgement of receipt by the depositor:	

**Additional information:**
**<sup>1</sup>Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

**<sup>2</sup>General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

**<sup>3</sup>Limit of protection for joint accounts**

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

**<sup>4</sup>Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

**Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

**EXCLUSIONS LIST**

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>5</sup>
  - public authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>5</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.