



Kingdom Bank

Application Form to open a Young Saver's Account

Thank you for choosing to open a Young Saver's Account with Kingdom Bank Ltd. This type of account is specially designed for young people up to and including 15 years of age, and can be opened in the name of a parent, grandparent or guardian. The account must be closed by the 5th April following the Young Saver's 16th birthday, and we will contact you shortly before that date to obtain your written instructions. Before completing the 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 or call us on 0115 921 7250, and we will post one to you. Please also call us if you have any questions.

Step 1 – Please fill in the following personal details of the Young Saver

Surname Forenames

Permanent residential address

Post Code

Date of birth

If the young saver has any other Kingdom Bank Ltd accounts, what are the account numbers?

Step 2 – Please fill in the following personal details of the parent, guardian or grandparent

Title Surname Forenames

Permanent residential address

Post Code

Your previous address if you have lived at the above address for less than three years

Post Code

E-mail address

Date of birth N.I. Number.

Daytime telephone number (including dialling code)

Evening telephone number (including dialling code)

Mobile telephone number

(Note – All written correspondence, including Statements of Account and Statutory Information, will be sent to the address as shown above)

Step 3 – Please tell us about your initial deposit to this account

I shall open the account with £

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

Cheque (please make the cheque out to 'Kingdom Bank Ltd – account holder name')

Transfer from another Bank/Building Society (we will provide you with the details to arrange the transfer)

Transfer from 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

Step 4 – Tax Residency

If you have a US taxpayer Identification Number (TIN), please enter your number in the space below:
TIN

Additionally if you are resident for tax in a country other than the UK, please enter your country of tax residence in the space below:

Country of Tax Residence.....

Alternatively by signing this form, you confirm that neither the account holder nor beneficiary is resident outside of the UK for tax purposes, or is a US citizen.

Step 5 – 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

Step 6 – Please now complete, sign and date the following declaration

For your own benefit and protection, you should read carefully the information and terms contained in this application form, including the declaration below, and also the General and Specific Terms and Conditions relating to this account before signing this form. If you do not understand any point, please ask for further information or clarification.

I declare and agree that the initial deposit shown in Step 3 is being deposited in Kingdom Bank Ltd by me on behalf of the Young Saver. I understand that you will rely on the information I have given in this Application Form, which I confirm is complete and true. I understand that you may decide to decline this application.

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

Please now sign the following:

Parent, grandparent or guardian **Date**

The signature of the Young Saver if they are aged seven or over **Date**

Step 7 – Verification of Identity

It is necessary for us to verify your identity. We will do this by obtaining evidence from various data sources, including Credit Reference and Fraud Prevention Agencies as well as the Electoral Roll. The agencies will record the details of the search whether or not your application proceeds. If we are unable to confirm your identity from these sources, we will ask you to supply us with adequate proof of identity. The only exception to this may be if you have an existing Account with us. Additionally, a certified copy of the Young Saver's birth certificate or passport must be submitted.

Step 8 –Please now post this Application Form and initial investment to Kingdom Bank

Kingdom Bank Ltd, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham. NG11 6JS

Kingdom Bank Limited, Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS, registered in England and Wales No. 04346834. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 400972. The Financial Services Register can be viewed at <http://register.fca.org.uk>

FSCS INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in Kingdom Bank Ltd are protected by:	the Financial Services Compensation Scheme (FSCS) ¹
Limit of protection:	£85,000 per depositor per bank/building society/credit union ²
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. ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Kingdom Bank Ltd for enquiries relating to your account: Kingdom Bank Ltd Mere Way; Ruddington Fields Business Park Nottingham NG11 6JS Tel: 0115 921 7250 Email: info@kingdombank.co.uk	To contact the FSCS for further information on compensation: 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:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor:	

Additional information:

¹Scheme 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.

²General 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>

³Limit 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.

⁴Reimbursement

The responsible Deposit Guarantee Scheme is the 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. 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 fund⁵
 - public authority

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

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



Protected