

INSTANT ACCESS AND FIXED TERM DEPOSIT ACCOUNT APPLICATION

Please complete all relevant sections of this form in BLOCK CAPITALS in black ink. When you have completed it, please ensure that you sign and date the declaration before you return it to us.

Please indicate how you heard about Reliance Bank:

Existing customer Advertisement Recommendation Internet

Personal Details

APPLICANTS DETAILS

Title (Mr, Mrs, etc.)

First Name(s)

Surname

Sex:

Male

Female

Current Address:

Town

County

Postcode

Telephone Number: Home

Work

Mobile

Email Address

Residential Status

Tenant (unfurnished)

Tenant (furnished)

Living with parents

Homeowner

If homeowner please give:

Estimated value of your home

Mortgage outstanding

Time at Present Address

years

months

Previous address if less than three years

Town

County

Postcode

Date of Birth*

Day

Month

Year

Your Town of Birth*

Mothers Maiden Name*

Are you:

Married

Single

Widowed

Separated

Divorced

Living with partner

Number and Ages of Dependants

No.

Ages

First Applicant

Second Applicant

(if joint application, complete only those details which differ from main applicant)

Employment Details

Are you:

Employed full-time	<input type="checkbox"/>	Part-time	<input type="checkbox"/>	Employed full-time	<input type="checkbox"/>	Part-time	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	A student	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	A student	<input type="checkbox"/>
Receiving a pension	<input type="checkbox"/>	A homemaker	<input type="checkbox"/>	Receiving a pension	<input type="checkbox"/>	A homemaker	<input type="checkbox"/>
SA officer	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>	SA officer	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>

Occupation

Name and Address of Employer/College/Business

Postcode

Time in Present Occupation years months years months

Basic Gross Income £ per annum per annum

Net monthly Income Expenditure Income Expenditure

General Details

Main Bank/Building Society details Name

Address

Postcode

Date a/c opened mm/yy mm/yy

Account number Sort code Sort code

Do you wish to transfer this account to Reliance Bank Ltd? Yes No Yes No

Please state if you have any of the following Current account Storecards

Savings account Credit card

Loan account HP Loan

Do you want a paying in book? Yes No

I would like to pay in at Barclays Nat West Lloyds TSB RBS HSBC

I/we wish to apply for internet access to my account (s) (only available for Instant Access Savers)

Please answer the following questions, which will be used by us as additional security information on your account.

What is your favourite colour?*

What is your favourite place?*

What is your favourite book?*

Savings

I/we wish to apply for an

Instant Access Saver

Fixed Rate Saver (min balance £50,000) for one month 3 months 6 months 12 months

*Mandatory fields required for telephone banking

Gross Interest (savings accounts only)

If you wish to receive interest gross (without deduction of tax applied to credit interest) you must be either a non-taxpayer, or all account holders/beneficiaries must be non-resident. Please tick the appropriate box below.

'Non-resident' means not ordinarily resident in the UK and 'non-taxpayer' means a person resident or ordinarily resident in the UK and whose total income is below the Inland Revenue personal allowances.

Form DONR R105 (Declaration of non-resident) You Your partner

Form R85 (Registration form for non-taxpayers) You Your partner

We will provide you with the appropriate form. Please complete and return the form(s) to us. Any interest paid before we are able to process the form(s) will be paid after deduction of tax at the applicable rate. If you ask the Inland Revenue, they will tell you if you are entitled to recover this tax.

YOUR INFORMATION IN ACCORDANCE WITH DATA PROTECTION ACT 1998

In considering your application we will search your records at Credit Reference Agencies, which will be registered to your profile and visible for future reference to other organisations.

As a customer of ours you have the right to request a copy of your information we hold about you, for which a fee may be payable.

We may telephone you or send you information about products, which we think may be of interest to you. You have the right at any time to stop us from contacting you for these purposes.

I/we do wish to receive marketing by post

I/we do wish to receive marketing by telephone

CUSTOMER DECLARATION

I/we authorise the Bank to make any enquiries which are considered appropriate whilst processing this application. I/we confirm that the information given is accurate and true to the best of my/our knowledge. I am/we are over 16 years of age.

IN THE CASE OF JOINT ACCOUNTS THE FOLLOWING SHALL APPLY:
Until we or any of us tell you otherwise in writing we authorise you:
To accept either/both (please delete) of us (the signatory) to sign for any withdrawals or instructions, in accordance with this mandate
We agree that we will be liable, together and each separately, for any liability on the account and under this mandate.

Please sign below

First applicant

Second applicant

Date_____

Date_____

After this form has been completed please return it to the bank together with the documents stated in our *Proving your identity* leaflet. These will be returned to you.



USE OF YOUR INFORMATION – IN ACCORDANCE WITH THE DATA PROTECTION ACTS

When considering your application and where appropriate from time to time during your relationship with us, we will make searches about you at credit reference agencies who (if the product or service may involve you borrowing from us) will supply us with credit information, for use in the assessment of applications for credit products and services and, for all products and services, other information which may include information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type (credit or identification), whether or not this application proceeds. We may use credit-scoring methods to assess applications and to verify your identity and we may also carry out other identity checks. Other organisations may use the record of credit searches and any other information provided by the agencies if credit decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of your credit account(s).

To prevent or detect fraud and to assist in verifying your identity, we may make searches of records held at credit reference agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. The information held by these credit reference agencies may be used by us and other companies may use this information when making decisions about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for debt tracing, claims assessment and verifying identity.

We, and the credit reference and fraud prevention agencies, will also use the records for statistical analysis about credit, insurance and fraud.

If you are applying for a product or service with another person which may involve you borrowing from us, an 'association' between you and your fellow applicant(s) will be created at credit reference agencies which will link your financial records, each of which will be taken into account in all future applications for credit by either or any of you. This will continue until one of you successfully files a 'disassociation' at the credit reference agencies. Information held about you by credit reference agencies may already be linked to records relating to 'financial associates' you may already have. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time or make proposals for repayment that are acceptable to us, we may tell credit reference agencies who will record the outstanding debt. If details of your default are given to credit reference agencies, this may make it difficult for you to obtain credit elsewhere in future.

If you are applying for joint facilities with another person or persons which may involve your borrowing from us you are declaring that you are entitled to disclose information about your fellow applicant(s) and authorise us to search, link and/or record information at credit reference agencies about you and your fellow applicant(s).

Please contact us if you would like details of the credit reference agencies from which we obtain, and to which we pass, information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee may be payable.

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