

NEW 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.

How did you hear about Reliance Bank? Advertisement Existing customer Recommendation Internet

Which one?

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 | <input type="text"/> | | <input type="text"/> | |
| | Name and Address of Employer/College/Business | <input type="text"/> | | <input type="text"/> | |
| | | <input type="text"/> | | <input type="text"/> | |
| | | <input type="text"/> | | <input type="text"/> | |
| | Postcode | <input type="text"/> | | <input type="text"/> | |
| | Time in Present Occupation | <input type="text"/> years | <input type="text"/> months | <input type="text"/> years | <input type="text"/> months |
| | Basic Gross Income | £ <input type="text"/> per annum | | £ <input type="text"/> per annum | |
| | Net monthly | Income <input type="text"/> | Expenditure <input type="text"/> | Income <input type="text"/> | Expenditure <input type="text"/> |

General Details

| | | | | | |
|------------------------------------|--|--|--------------------------------------|--|--------------------------------------|
| Main Bank/Building Society details | Name | <input type="text"/> | | <input type="text"/> | |
| | Address | <input type="text"/> | | <input type="text"/> | |
| | | <input type="text"/> | | <input type="text"/> | |
| | Postcode | <input type="text"/> | | <input type="text"/> | |
| | Date a/c opened | <input type="text"/> mm/yy | | <input type="text"/> mm/yy | |
| | Account number | <input type="text"/> | Sort code <input type="text"/> | <input type="text"/> | Sort code <input type="text"/> |
| | Do you wish to transfer this account to Reliance Bank Ltd? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| | Do you need an overdraft facility? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | If yes how much? £ | |
| | Please state if you have any of the following | Current account <input type="checkbox"/> | Storecards <input type="checkbox"/> | Current account <input type="checkbox"/> | Storecards <input type="checkbox"/> |
| | | Savings account <input type="checkbox"/> | Credit card <input type="checkbox"/> | Savings account <input type="checkbox"/> | Credit card <input type="checkbox"/> |
| | | Loan account <input type="checkbox"/> | | Loan account <input type="checkbox"/> | |

Requirements

Do you need a cheque book? Yes No

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

If you wish to be considered for a Reliance Bank Visa Debit Card please provide the following information.

| | | |
|---------------------|----------------------|----------------------|
| Passport no. | <input type="text"/> | <input type="text"/> |
| Driving Licence no. | <input type="text"/> | <input type="text"/> |

Please answer the following questions, which will be used by us as additional security information on your account, and identifying you when contacting our Reliance Bank Visa Debit Card Helpline.

| | | |
|---------------------------------|----------------------|----------------------|
| What is your favourite colour?* | <input type="text"/> | <input type="text"/> |
| What is your favourite place?* | <input type="text"/> | <input type="text"/> |
| What is your favourite book?* | <input type="text"/> | <input type="text"/> |

I/We accept and agree to be bound by the Terms and Conditions for the Reliance Bank Visa Debit Card and any subsequent amendments made to them.

I/We accept that personal data will be passed to Close Bank Guernsey, EDB & Tag Norway, in association with Reliance Bank in the production of our Visa Debit Card for the purpose of card production only and the personal data will be processed in accordance with your Privacy Policy/Terms and Conditions.

I/we wish to apply for internet access to my account (s)

Savings

Are you interested in opening an Instant Access Saver? Yes No
or Cash ISA? Yes No

Gross Interest

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.

IMPORTANT INFORMATION AND CUSTOMER DECLARATION

You have a right to know how we will use your personal information. It is important that you should read the 'Use of Your Information' notice overleaf before you sign.

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

I/we do wish to receive marketing by post telephone email

I/we request that you open a Current and/or Savings Account in my/our name(s) and I/we understand that I/we should not overdraw any account unless arrangements have previously been made with the Bank's management for this purpose.

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.

I/we enclose herewith cash/cheque for £ (min £25) to open my/our account with Reliance Bank Ltd.

I/we confirm that I/we have read the 'Use of Your Information' notice overleaf.

IN THE CASE OF JOINT ACCOUNTS THE FOLLOWING SHALL APPLY:

Until we or any of us tell you otherwise in writing we authorise you:

A to pay all cheques and other orders or instructions authorising payment signed by **either/both (please delete)** of us ('the signatory') whether any account in joint names is in credit or debit; PLEASE NOTE: The Visa Debit Card cannot be issued on accounts on which both/all signatories have to sign.

B to accept either signatory as fully empowered to act on our behalf in any other transactions with you.

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 and original bank statements for the last three consecutive months for the bank account to which your main income is credited. 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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