



USE OF YOUR INFORMATION - IN ACCORDANCE WITH THE DATA PROTECTION ACT

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.



reliancebank

CURRENT ACCOUNT OVERDRAFT APPLICATION FORM

(Please complete in full using dashes (-) where not appropriate to you)

Account Name Your A/c No

1. Income	Monthly £
• Salary (net) (x2 if joint borrowing)	<input type="text"/>
• Other (net)	<input type="text"/>
2. Total (A)	<input style="background-color: #cccccc;" type="text"/>
3. Total from Overleaf (B)	<input style="background-color: #cccccc;" type="text"/>
4. Monthly Income Available (A – B)	<input type="text"/>

Overdraft Requested £ for months

Reason for request:
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Your Repayment Proposals for the requested overdraft:

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