

ORGANISATION ACCOUNT APPLICATION - Club / Church / Charity / Society / Trust

Please complete all relevant sections of this form in BLOCK CAPITALS in black ink How did you hear about Reliance Bank? Advertisement Which publication? Existing customer Recommendation Internet Church Charity Society **Account Details:** Club **About the organisation** Organisation name Correspondence / organisation address Postcode Registered address (if different) Postcode **Email address** The applicant confirms that this email address may be used by the Bank as a means of corresponding with the organisation – It is the applicant's responsibility to advise the Bank of any changes to this address. Organisation Telephone number - / - - / - - - -Charity Registration number (If applicable) Date organisation established Projected turnover per annum Main activities (list in full)

Organisation finances

Existing bank account details (if applicable)

Bank name						
Account name						
Bank sort code	E	Bank account number				
Current Account Switch Service			sw	RRENT ACCOUNT		
We participate in the industry Current Account Switch Service (CASS). The Current Account Switch Service makes switching current accounts from one UK bank or building society to another simple and hassle-free.						
Would you like to transfer your existing current account to us? Yes No						
A transfer pack will be sent to you upon sanction of your application.						
Banking requirements Please tick your choice						
Internet banking - Yes No	Cheque book - Yes	No Corporate	Visa Debit Card - Y (subject to sepa	es No narate application)		
Paying in book - Yes No (If yes)Which bank would you like to pay into? BoS Barclays HSBC Lloyds						
Overdraft facility* - Yes No (If yes) If yes, how much						
*This will be discussed prior to the account being opened						
Local encashment facility - Yes No Bank statements: These are available in PDF and Excel format through our i-bank service for your convenience.						
If you still require paper copies of your sta	atements, please indicate h	now often would you like these	9?			
Monthly Quarterly Annually						
Details of account signatories						
All applicants that are listed as a signatory must have completed a 'Personal Details Form' , and are authorised to sign on behalf of the business.						
Details of i-bank users						
All i-bank users must have completed a 'Personal Details Form', and there are two levels of access to i-bank: primary and secondary.						
Primary users must be a signatory on the account, giving full access to create, authorise payments and give instructions.						
Secondary users can access i-bank to check the accounts and create Instructions, but not authorise them.						
Name	Position	Signature	Primary User	Secondary User		
ONLY SIGNATORIES TO SIGN (Tick as appropriate)						
1.						
2.						
3.						
4.						
7.				1		
5.						

Important information and customer declaration **Marketing purposes** We may telephone or send you information about our products which we think may be of interest to you, but we do need your permission to do so. Post Telephone Email I/we do wish to receive marketing by **Dormant or inactive accounts** In the event of any credit balance on my account becoming dormant, and the Bank being unable to contact me for a period of at least six years at my last known address, I/we authorise Reliance Bank Limited to gift aid such credit balances to The Salvation Army Social Work Trust. If you do not consent to these terms please tick this box **Financial Services Compensation Scheme** By ticking this box I/we acknowledge receipt of the basic information sheet informing me/us about the protection of my/our eligible deposits. Important – This box <u>must</u> be ticked in order for us to proceed with your application. Minutes of a meeting of committee / members It was agreed on ... /...... that the Organisation authorises Reliance Bank Limited to: 1. Honour all cheques, payments or banking instructions on behalf of the organisation, whether any account of the organisation 2. any indebtness or liability incurred to the Bank under this authority shall be due or payable on demand. The Secretary is responsible for providing the Bank with current information on authorised officers / members and their signatures. Declaration and signature(s) of committee member(s) on behalf of the organisation. By signing this application form we acknowledge that we have read and understood the Business Terms and Conditions, the 'Banking with Reliance Bank' information sheet, and, where appropriate, the Corporate Visa Debit Card Terms and Conditions. We authorise Reliance Bank Limited to make any enquiries which are considered appropriate whilst processing this application, and we confirm that the information given is accurate and true to the best of our knowledge. I/we certify that the above is a true excerpt from the recorded minutes of a meeting of the committee / members of this organisation, and that the specimen signatures are correct and that the committee / members of the organisation agree that their personal information provided to the Bank may be used as described in the 'Your information' section. Authorised signature Date Authorised signature

Date

We require the following:

ID required

- · Personal details form for each signatory
- Two proofs of ID and one proof of residency for each signatory (non-customers only)
- Copy of the Signed Trust Deed or Constitution
- Copy of minutes agreeing to apply to Reliance Bank Limited
- Latest full three months business bank statements (if applicable)
- Copy of progress plan / budget / forecast
- Background / history of the organisation

Each copy document must be certified as detailed in the 'proving your identity' brochure

All original ID documents will be returned to you by recorded delivery.





Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits.			
Eligible deposits in Reliance Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS")		
Limit of protection	£85,000 per depositor per bank / building society / credit union		
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		
Reimbursement period in case of bank, building society or credit union failure:	20 working days		
Currency of reimbursement	Pound Sterling (GBP, £)		
To contact Reliance Bank Limited for enquiries	Reliance Bank Ltd		
relating to your account:	Faith House		
	23-24 Lovat Lane London		
	EC3R 8EB		
	Tel: 020 7398 5400		
	Email: info@reliancebankltd.com		
To contact the FSCS for further information on	Financial Services Compensation Scheme		
compensation:	10 th Floor Beaufort House		
	15 St Botolph Street		
	London		
	EC3A 7QU		
	Tel: 0800 678 1100 or 020 7741 4100 Email: <u>ICT@fscs.org.uk</u>		
More information:	http://www.fscs.org.uk		

Additional Information

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.

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

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

More information can be obtained at http://www.fscs.org.uk

Limit for protection of 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 entitles 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.

Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10^{tr} 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 £75,000) 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. Again, there are specific exceptions to this obligation.

If you are not 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 at 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,

Eligibility for Deposit Guarantee Scheme cover of certain classes of depositors from 3 July 2015			
Depositor	Eligible or ineligible from 3 July 2015		
Natural persons	Eligible		
Corporates	Eligible (regardless of size) (unless the corporate falls under any other exclusion)		
Partnerships	Eligible (regardless of size) (unless the corporate falls under any other exclusion)		
Mutual associations / unincorporated associations	Eligible (regardless of size) (unless the corporate falls under any other exclusion)		
Credit institutions (banks, building societies and credit unions)	Ineligible		
Investment firms, insurance undertakings and reinsurance undertakings	Ineligible		
Collective investment	Ineligible		
Pension schemes and retirement funds	Ineligible with the exception of deposits made by: - Personal pension schemes; - Stakeholder pension schemes; and - Occupational pension schemes (of micro, small or medium enterprises		
Public authorities	Ineligible		
Persons whose claim arises from transactions in connection with which there has been a criminal conviction for money laundering.	Ineligible		

the bank, building society or credit union shall also confirm this on the statement of account.



and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



BANKING WITH RELIANCE BANK LIMITED

Here is some information about Reliance Bank Limited that you may find useful.

Ownership

- The Salvation Army solely owns Reliance Bank Limited
- All profits made by the Bank go to support the ongoing work of The Salvation Army. This will either be in the form of direct donations made to the Bank's owners or by increasing the value of the shareholders' Investment in the Bank through retained earnings.

Branch

- We have one branch in London Faith House, 23-24 Lovat Lane, London EC3R 8EB
- Although we only have one branch, you can pay in to your Reliance Bank account through an agency bank of your choice - the options being Bank of Scotland/ Barclays / HSBC / Lloyds.
- Our Banking Hall opening hours are Monday Thursday 09.00 15.30 and Friday 10.00 15.30

Products/Services

- Current Account & Visa Debit Card (accepted at all VISA outlets)
- Cash ISA Account & Deposit Account
- Children's Saving Accounts
- Personal Loan and Mortgage Accounts
- Business & Charity Accounts
- Internet banking service (i-bank)
- We are part of the Current Account Switch Service

Important differences from other banks

- Our opening hours are Monday Thursday 08.30 -16.15 and Friday 10.00 -16.15
- We have a secure i-mail (internet banking email) service that you may use to contact us
- We do not accept applications submitted on line or via email
- We do not provide a credit card
- We do not accept cash transactions at Faith House, however these can be processed through the agency bank of your choice. It will normally take 3 working days for these credits to show on your account.
- Reliance Bank Visa Debit Cards differences
 - PIN's cannot be changed at ATM machines
 - Account balances cannot be obtained at ATM machines.
 - Rolling 24 hour ATM/Point of Sale spending restrictions
- We do not provide investment advice or sell insurance
- For external payments our internet banking system will process requests received before 3pm within the same business day, unless you request a Single Immediate Payment.
- Single Immediate Payments, for which there is a £5 charge, will be processed within 2 hours of receiving the instructions
- Payment instructions received after 3pm on a working day will be processed the following working day.
- Incoming credits will be applied to your account if they are received before 3pm on a working day. Credits
 received after this time will be processed the next working day.

