



# Personal Savings Application Form

Please ensure all sections are completed

## Personal details

### Applicant 1

Title

Forename – as shown on ID

Middle name(s) – as shown on ID (if applicable)

Surname – as shown on ID

Gender

Existing RBL customer?  Yes  No

Nationality

Date of birth

Marital status

Daytime telephone

Mobile telephone

Email

Preferred contact method

Telephone  Email  Post

Resident since

Current address

Postcode

Residential status

Owner occupier  Tenant

Living with family/friends  Other

If you have been residing at your current address for less than 3 months, please provide previous address below

Previous address

Postcode

### Identity Requirements

As part of the account opening process you will be required to provide us with photographic identification and a proof of address. Please see the "What you need to open an account" for what you need to send to us. If you are in any doubt, please give us a call.

### Applicant 2

Title

Forename – as shown on ID

Middle name(s) – as shown on ID (if applicable)

Surname – as shown on ID

Gender

Existing RBL customer?  Yes  No

Nationality

Date of birth

Marital status

Daytime telephone

Mobile telephone

Email

Preferred contact method

Telephone  Email  Post

Resident since

Current address

Postcode

Residential status

Owner occupier  Tenant

Living with family/friends  Other

If you have been residing at your current address for less than 3 months, please provide previous address below

Previous address

Postcode



## Employment and income details

### Applicant 1

Employment status

- Employed full time                       Employed part time  
 Self Employed                               Unemployed  
 Student                                         Retired  
 Receiving disability benefits           Homemaker

If you are classed as employed, please fill out the details below

Date employment commenced

Occupation

Employer's name

Employer's address

Postcode

Annual salary (before tax and deductions)

£

How frequently are you paid?

- Weekly                                         Bi-weekly  
 Monthly                                        Other

Net monthly income (How much do you expect to receive in your account per calendar month?)

£

If you are classed as self employed, please fill out the details below

Date became self employed

Company/trading name

Occupation

Company/trading address

Postcode

Most recent year net profit

£

Most recent year salary

£

Most recent year dividends

£

Net monthly income (How much do you expect to receive in your account per calendar month?)

£

Please provide details of any other regular income below

Amount

£

Further information may be required

### Applicant 2

Employment status

- Employed full time                       Employed part time  
 Self Employed                               Unemployed  
 Student                                         Retired  
 Receiving disability benefits           Homemaker

If you are classed as employed, please fill out the details below

Date employment commenced

Occupation

Employer's name

Employer's address

Postcode

Annual salary (before tax and deductions)

£

How frequently are you paid?

- Weekly                                         Bi-weekly  
 Monthly                                        Other

Net monthly income (How much do you expect to receive in your account per calendar month?)

£

If you are classed as self employed, please fill out the details below

Date became self employed

Company/trading name

Occupation

Company/trading address

Postcode

Most recent year net profit

£

Most recent year salary

£

Most recent year dividends

£

Net monthly income (How much do you expect to receive in your account per calendar month?)

£

Please provide details of any other regular income below

Amount

£

Further information may be required

## Savings account information

Please tick the account type you would like to open

Instant access savings account       35 days notice savings account       90 days notice savings account

Initial deposit amount (minimum £500, no maximum)

£

How will the initial deposit amount be received?

Electronic transfer       Cheque payable to applicant

What is the source of the initial deposit?

Existing savings       Maturing investment       Other

Please provide details of the nominated account for credit interest and transfers out of your account

Bank name

Account number

Account name

Sort code

### Applicant 1

Are you resident in the UK for tax purposes?

Yes       No

Country of birth

If you are unsure please seek professional tax advice.

For your protection, please answer the following questions which will be used to identify you for telephone banking purposes

Favourite colour

Favourite place

Favourite book

Mother's maiden name

Town of birth

We would like to keep you up to date with information about our products which we think may be of interest to you. Please select the ways you would like to receive this communication

Post       Email       Telephone

You can change your preferences at any time by contacting us

Is there anything you would like to make us aware of which may affect the management of your accounts, such as health issues or disability?

Yes       No

If yes, please notify us of who we should contact to discuss your needs and offer suitable support where possible. Such information will classify as sensitive personal data which we can only record with your explicit permission. If you selected yes above and are happy to consent to us processing this information please tick this box

Name

Telephone

Email

Address

Postcode

### Applicant 2

Are you resident in the UK for tax purposes?

Yes       No

Country of birth

If you are unsure please seek professional tax advice.

For your protection, please answer the following questions which will be used to identify you for telephone banking purposes

Favourite colour

Favourite place

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Mother's maiden name

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Name

Telephone

Email

Address

Postcode

**Credit interest on savings is paid gross (without deducting any tax). If you have savings income below your Personal Savings Allowance you will have no tax to pay on the interest. If your savings interest exceeds your Personal Savings Allowance, there will be tax payable. Information on the level of your Personal Savings Allowance can be found on the gov.uk website. Banks and Building Societies may share information with HMRC on credit interest paid.**

## GDPR

Reliance Bank is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [www.reliancebankltd.com](http://www.reliancebankltd.com) or you can request a copy from us.

### How we will use your information

The personal information we have collected from you will be shared with Credit Reference Agencies (CRA) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity and we also share your information with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our Privacy Policy, which can be found on the footer of our Reliance Bank Ltd website, or by writing to our head office at Reliance Bank, Faith House, 23-24 Lovat Lane, London, EC3R 8EB.

**Subject Access Requests** - You have the right to request copies of the personal data we hold on you by contacting the Data Protection Officer at our office address.

## Declaration

Please read, complete and sign the below declaration and retain the FSCS information sheet and exclusion list

I/we have read and agreed to the Instant Access Personal Savings Account and/or 35 Day Notice Personal Savings Account Terms and Conditions ("T&Cs") and Personal Terms and Conditions.

By applying for a Reliance Bank 35 Day Notice Account or Instant Access Savings Account, I am authorising Reliance Bank to make any enquiries which are considered to be appropriate whilst processing this application, and I am confirming that to the best of my knowledge that the information is true and accurate.

I/we understand that no withdrawals will be permitted during the Notice Account period as outlined in the T&Cs.

I am/we are permanent UK resident(s), subject to UK tax legislation (Channel Islands and Isle of Man excluded) and will advise Reliance Bank of any changes in this status.

If the account is opened in joint names, any ONE signature will be accepted on the account unless I/we instruct otherwise.

I am/we are the sole/joint beneficial owners of any monies deposited with Reliance Bank.

I/we understand that Reliance Bank reserve the right to decline the application.

I/we acknowledge receipt of the FSCS Information Sheet and Exclusions List.

Applicant 1

Applicant 2

Date:

Date:

## FSCS Information Sheet and Exclusion List

<b>Basic information about the protection of your eligible deposits</b> (asterisks refer to text shown in "Additional Information")	
Eligible deposits in Reliance Bank are protected by:	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank/building society/credit union <sup>2</sup>
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 <sup>2</sup>
If you have a joint account with another person(s):	The limit of £85,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup>
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 Reliance Bank for enquiries relating to your account:	Reliance Bank Limited, Faith House, 23 – 24 Lovat Lane, London, EC3R 8EB Email on <a href="mailto:info@reliancebankltd.com">info@reliancebankltd.com</a> Phone us on 020 7398 5400.
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: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional Information

1. 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.

2. **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 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:

- (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 under <http://www.fscs.org.uk>

#### 3. Limit 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.

#### 4. Reimbursement

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](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) 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 or operating costs (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.

**A deposit is excluded from protection if:**

1. 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.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. 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 fund<sup>1</sup>;
  - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.