

# SMALL SELF-ADMINISTERED PENSION SCHEME BANK ACCOUNT APPLICATION FORM AND MANDATE

## For action by Intermediary only

Master Account (£) number

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Master Account (€) number

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Master Account (\$) number

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Please ensure you visit [caterallen.co.uk](http://caterallen.co.uk) to download the FSCS Information Sheet and Exclusions List before completing this application form. You will be asked to acknowledge receipt of the Information Sheet in the Acceptance section of this application form.

Please complete this form in BLOCK CAPITALS and black ink and return it in the pre-paid envelope provided to: **Cater Allen Private Bank, 9 Nelson Street, Bradford BD1 5AN**. If you need any help completing this form, please call us on **0800 092 5500**.

If you or your Introducer are new to Cater Allen, please contact the Cater Allen Business Development Team on 0800 032 7095 prior to submitting this application.

## 1 Which Account(s) are you applying for?

Applicant(s) to complete

Please let us know the account(s) you would like to open, by ticking the relevant box. Tell us the amount you would like to deposit as an opening balance, and in which currency. Then decide whether you would like a chequebook and/or paying-in book.

Please note that we will only accept applications from pension schemes with a mandatory professional co-signer (see section 4).

Scheme name		
<input type="text"/>		
Reserve Account for Pensions <sup>1</sup> (minimum £5,000 or equivalent per currency)	Chequebook	Postal paying in book for cheques
<input type="checkbox"/> £ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> € <input type="text"/>		<input type="checkbox"/>
<input type="checkbox"/> \$ <input type="text"/>		<input type="checkbox"/>
Asset 30 Account <sup>1</sup> (minimum £5,000)		
<input type="checkbox"/> £ <input type="text"/>		<input type="checkbox"/>

<sup>1</sup> If you would like to make the initial deposit by cheque, it is required that the cheque is made payable to the name that you wish your new Account to be in. No cash, postal orders or third party cheques can be accepted.

Please note that the Bank can't progress your application unless all fields within this section are completed.

What name would you like to be shown on the new Account?  
This is the name that will appear on chequebooks and paying-in books, where applicable. There is room for a maximum of 22 characters per line.

  
  
  


Please confirm HMRC Registration number (PSTR)

Date of registration

D	D	M	M	Y	Y	Y	Y
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Are pension contributions made by an employer by way of deduction from employee's wages and the scheme rules do not permit the assignment of a member's interest under the scheme

Yes  No

Is this Pension Scheme an Occupational Scheme for a large company?

Yes  No

Please confirm the overall source of the initial payment/deposit.

Please note that in some circumstances the Bank may be required to check some of this information with you.

  


All Deposits from (please tick the appropriate boxes). Please also indicate the value and country the funds originated from (if not UK):

Registered Pension Scheme  £

Country

Pension Contributions  £

Country

Transfer(s) from other Registered Pension Scheme  £

Country

Other  £

Country

If 'Other', please specify the source of the funds

Does the Small Self-Administered Pension Scheme have a Corporate Trustee?

Yes  No

If yes, please complete the Corporate Trustees details in section 6. The Bank will also require a list of Authorised Signatories on company letterhead and at least one Signatory from that list must sign in section 12. The Corporate Trustee must have an existing relationship/ agency with Cater Allen to proceed with this application.

How much will you be depositing per month?

£  per month

Approximate total monthly outgoings

£  per month

Anticipated activity through this bank account

£  per annum

Anticipated number of transactions through this bank account

per annum

From which country(ies) are payments expected to be made and received?

  
  


Please provide the date of incorporation / formation – whichever date occurs earlier

Date of incorporation/ formation

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

OR

Date of registration

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

In which country is your scheme established / registered / incorporated / formed?

### 3 Scheme contact details

Applicant(s) to complete

Contact name

  

What position does the contact person hold?

Scheme registered address

  
  
  
Postcode  Country 

Operating address

  
  
  
Postcode  Country 

Address for correspondence

  
  
  
Postcode  Country 

Telephone

Mobile

Email

### 4 Mandatory professional co-signer on Small Self-Administered Pension Scheme Bank Accounts

All applications for Small Self-Administered Pension Schemes are required to include a professional co-signatory in addition to that of the Scheme Member/s. The professional co-signatory must act (for the duration of the Cater Allen relationship) as either sole signatory or joint signatory alongside the Trustees. Please tick to confirm which of the following relates to you:

- a. I am employed by, and signing on behalf of, a firm authorised and regulated by the Financial Conduct Authority (FCA); or
- b. I am employed by, and signing on behalf of, a firm that is closely associated<sup>2</sup> with a firm that is authorised and regulated by the FCA; or
- c. I am employed by, and signing on behalf of, a firm of accountants or solicitors who are present within the Institute of Chartered Accountants in England and Wales (ICAEW) or Law Society register; or
- d. I am named on the Independent Trustee Register maintained by The Pensions Regulator.

Full name (including any middle names)

  

Company Name

  

Address

  
  
  
Postcode  Country 

Telephone

Email

Regulator reference number

Signature

<sup>2</sup> It is in the sole discretion of Cater Allen Private Bank as to whether the "closely associated" criteria is satisfied. Indicators suggesting it is met may include beneficial interest (whole or otherwise) held by the FCA authorised firm and/or shared oversight or management relationships with FCA regulated firms.

### 5 Scheme Administrator

Scheme Administrator to complete

I/We, the Scheme Administrator, verify that the signed names on this mandate are the legitimate Trustees and Authorised Signatories in the named Scheme and that I/we will comply with my/our obligations as set out in the Declaration and Mandate (section 9) of this application form.

Full name/name of firm

  

Position/Capacity

Address

  
  
  
Postcode  Country 

Signature

Date

In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, please complete the form below. In some circumstances the Bank may not be able to process this request without this information.

If this application form does not provide you with enough space for everyone's personal details, including your full name, please clearly provide it in the 'Additional information' section at the end of this form.

**For Corporate Trustees the Bank will require a list of Authorised Signatories on company letterhead and at least one Signatory from that list must sign in Section 12. The Corporate Trustee must have an existing relationship/Master agency with Cater Allen to proceed with this application.**

### First applicant

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Authorised Signatory

Are you a Trustee of the Scheme? Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional information' section

Middle name(s)

Surname

If applicable, please provide your maiden name

Do you have any other names you are, or have been, formally known by? You can provide up to five

  
  
  
  


Date of birth

Male  Female

Country of birth

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which countries

Current residential address (permanent residential address). C/O and PO Box addresses are not acceptable.

  
  
  


Postcode  Country

How long have you been at your current residential address?

Years   Months

Telephone

Mobile

Email

Previous residential address if less than three years at address shown within 'Current residential address' field. If you had more than one previous address in the last three years, please provide details of all other addresses on a separate sheet).

  
  
  


Postcode  Country

How long did you live at this address?

Years   Months

What is your current employment status?

Employed  Self-employed

Homemaker  Retired

Student  Unemployed

Occupation

Name of employer or business

Your net monthly income  £

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for country of fiscal residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes  No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries on the 'Additional information' section at the end of this application form.

**Second applicant**

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Authorised Signatory

Are you a Trustee of the Scheme? Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional information' section

Middle name(s)

Surname

If applicable, please provide your maiden name

Do you have any other names you are, or have been, formally known by? You can provide up to five

  
  
  
  


Date of birth

Male  Female

Country of birth

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which countries

Current residential address (permanent residential address). C/O and PO Box addresses are not acceptable.

  
  
  
  


How long have you been at your current residential address?

Years   Months

Telephone

Mobile

Email

Previous residential address if less than three years at address shown within 'Current residential address' field. If you had more than one previous address in the last three years, please provide details of all other addresses on a separate sheet).

  
  
  


How long did you live at this address?

Years   Months

What is your current employment status?

Employed  Self-employed

Homemaker  Retired

Student  Unemployed

Occupation

Name of employer or business

Your net monthly income £

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for country of fiscal residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes  No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries on the 'Additional information' section at the end of this application form.

**Third applicant**

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Authorised Signatory

Are you a Trustee of the Scheme? Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional information' section

Middle name(s)

Surname

If applicable, please provide your maiden name

Do you have any other names you are, or have been, formally known by? You can provide up to five

  
  
  
  


Date of birth

Male  Female

Country of birth

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which countries

Current residential address (permanent residential address). C/O and PO Box addresses are not acceptable.

  
  
  
  


How long have you been at your current residential address?

Years   Months

Telephone

Mobile

Email

Previous residential address if less than three years at address shown within 'Current residential address' field. If you had more than one previous address in the last three years, please provide details of all other addresses on a separate sheet).

  
  
  


How long did you live at this address?

Years   Months

What is your current employment status?

Employed  Self-employed

Homemaker  Retired

Student  Unemployed

Occupation

Name of employer or business

Your net monthly income  £

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for country of fiscal residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes  No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries on the 'Additional information' section at the end of this application form.

**Fourth applicant**

If you are an existing Cater Allen Client, please provide your Cater Allen account number

Authorised Signatory

Are you a Trustee of the Scheme? Yes  No

Mr  Mrs  Ms  Miss

Other  If 'Other' please state

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional information' section

Middle name(s)

Surname

If applicable, please provide your maiden name

Do you have any other names you are, or have been, formally known by? You can provide up to five

  
  
  
  


Date of birth

Male  Female

Country of birth

Nationality

Do you have dual nationality?

Yes  No

If 'Yes' please specify which countries

Current residential address (permanent residential address). C/O and PO Box addresses are not acceptable.

  
  
  
  


How long have you been at your current residential address?

Years   Months

Telephone

Mobile

Email

Previous residential address if less than three years at address shown within 'Current residential address' field. If you had more than one previous address in the last three years, please provide details of all other addresses on a separate sheet).

  
  
  


How long did you live at this address?

Years   Months

What is your current employment status?

Employed  Self-employed

Homemaker  Retired

Student  Unemployed

Occupation

Name of employer or business

Your net monthly income

£

Country of fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for country of fiscal residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes  No

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries on the 'Additional information' section at the end of this application form.

## 7 Introducer details

Applicant(s) to complete

Is this application being submitted by an Introducer?

Yes  No

If **'Yes'**, please include your Master Number on the front page of this form and complete the details below. If **'No'**, go to section 9.

Name of company

Telephone

Address

  

Postcode

Country

Email

Contact Name



## 8 Confirmation of Verification of Identity (CVIC)

FCA authorised and regulated Financial Adviser to complete

**This section should only be completed by FCA authorised and regulated Financial Advisers – if you do not have an FCA authorised and regulated Financial Adviser, please proceed to section 9.**

If you are a FCA authorised and regulated Financial Adviser who has fully verified the identities of your client(s) as listed in section 6 of this form, please read and confirm the following details by completing and signing this section.

Full name of introducing firm

  

Regulator reference number

### First applicant

Full name (including any middle names)

  

Date of birth

Current residential address

  

Postcode

Country

### Second applicant

Full name (including any middle names)

  

Date of birth

Current residential address

  

Postcode

Country

### Third applicant

Full name (including any middle names)

  

Date of birth

Current residential address

  

Postcode

Country

### Fourth applicant

Full name (including any middle names)

  

Date of birth

Current residential address

  

Postcode

Country

### Confirmation

We confirm that:

- (a) the information provided in this section was obtained by me in relation to the applicant;
- (b) the evidence we have obtained to verify the identity of the applicant(s) (tick only one);

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group ("JMLSG"); or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

- (c) where identity has been verified by an electronic identification service, we have met the client face to face.

FCA authorised and regulated Financial Adviser's Signature

Name

Position

Date

I/We, being all the Trustees of (please insert the full name of the Scheme)

(‘The Scheme’) hereby apply to open a Pension Account (‘The Account’) with Cater Allen Private Bank (‘The Bank’) in accordance with the published ‘Terms and Conditions’ thereof (‘the Conditions’) and in accordance with the Mandate below, which we acknowledge having received and to which we agree to be bound and any subsequent amendments which the Bank may inform us of from time to time.

**We hereby certify that:**

- (a) I/We are duly authorised by the Trust Deed of the Scheme to open the Account and operate it as set out in this Mandate
- (b) In the event of the death or incapacity of any of the Trustees or Authorised Signatories, the Bank is able to pay or deliver to the order of the survivors, all money, securities, deeds or documents or any other property which you hold for the credit of the remaining Trustees’ joint Account.

The liability of

as **Scheme Administrator** for any indebtedness arising from time to time on the Account(s) shall be limited to the Assets of the Scheme.

Please act on the signature(s) of the Authorised Signatories in respect of cheques or other orders for payment on the Account, and as authority for the sale, purchase, delivery or other dealings with securities, bills, coupons, documents, boxes, packages and their contents and other property at any time held by you.

In consideration of the Bank agreeing to operate the Account in accordance with the Mandate and allowing the arrangements requested herein, I/we jointly and severally agree to indemnify the Bank from and against all losses, claims, expenses, and liabilities whatsoever which the Bank may sustain or incur or become responsible for in any way as a result of:

- i) the Bank agreeing to allow the arrangements requested herein and/or as a result of any operation of the Account in accordance with this Mandate which is found to be in breach of the Trust Deed, and/or
- ii) the Bank’s permitting the operation of the Account otherwise than upon the signatories of all Trustee together (please see below, authorised Signatories).

We further agree that this Mandate and indemnity is governed by the laws of England and I/we agree to submit to the exclusive jurisdiction of the English courts.

**Authorised Signatories**

**All** transactions on this account must be signed by a **total** of (enter number):

Authorised Signatories

Please tell us how many Authorised Signatories are required to sign at any one time on behalf of the Corporate Trustee / Professional Co-signer (named in Section 4)

Please tell us how many member trustees are required to sign at any one time

(If you are unsure how to complete this section, please contact our Client Services Team on **0800 092 3300**).

I/We, together with the Scheme Administrator confirm that as Trustees and Scheme Administrator of the Pension Scheme we will ensure that all transactional activity relating to the Account will comply with all legal, regulatory and reporting requirements to which we are subject in our position as Trustees/Scheme Administrator of such Pension Scheme.

I/We hereby authorise the Bank to provide the Scheme’s Auditors with such information as they may request concerning the Account and any transactions which may have taken place via the Account.

I/We authorise Cater Allen Private Bank to disclose details of that Account to my/our Introducer as named on this application, or their successors in title.

I/We acknowledge that my/our Introducer may receive commission from Cater Allen Private Bank in respect of the account.

The Bank is hereby authorised to comply with all withdrawal instructions given by facsimile, providing that such instructions are signed in accordance with the current Mandate to operate the Account and the Bank may act upon such instructions without the need for further enquiry. The Bank may act upon such instructions immediately and without further enquiry unless it has cause to be suspicious as the nature and content of the request.

Upon any of the Trustees ceasing to be a Trustee of the Trust by death or otherwise, the Bank may in the absence of written notice to the contrary from us, treat the surviving or continuing Trustees for the time being, as having full power to carry on the purposes of the Account Holder and to deal with assets within the Account as freely as if there had been no change in the Trust.

The above authority shall remain in force until the Bank receives written notice of its revocation, notwithstanding any change in the constitution (or name) of the Trust and shall apply notwithstanding any change in the identity of the Trustees by death, bankruptcy, retirement or otherwise or the admission of any new Trustee or Trustees.

**Changes to Signatories**

The Bank will not accept changes in Authorised Signatories unless detailed on our appropriate Renewal Mandate form.

**Closure of Account**

The Bank will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.

### Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form, this data protection statement applies to each person separately.

### The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service I've applied for. You'll collect most of this **directly** during the application journey either from me or from my Introducer if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

### Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

### Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

### Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
  - a) To take steps at my request prior to entering into it;
  - b) To decide whether to enter into it;
  - c) To manage and perform that contract;
  - d) To update your records; and

- e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
  - a) For good governance, accounting, and managing and auditing your business operations;
  - b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
  - c) To monitor emails, calls, other communications, and activities on my account;
  - d) For market research, analysis and developing statistics; and
  - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
  - a) When I exercise my rights under data protection law and make requests;
  - b) For compliance with legal and regulatory requirements and related disclosures;
  - c) For establishment and defence of legal rights;
  - d) For activities relating to the prevention, detection and investigation of crime;
  - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
  - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
  - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
  - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
  - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

### Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies\* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);

- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

#### International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

#### Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

#### Credit reference checks (this doesn't apply to the following accounts: Asset 30 Account and Sovereign 30 Account)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and/or business address (if I am a business customer) with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. If I am a business customer, the personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business (where applicable) and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- [experian.co.uk/crain](https://experian.co.uk/crain)
- [equifax.co.uk/crain](https://equifax.co.uk/crain)
- [transunion.co.uk/crain](https://transunion.co.uk/crain)

#### My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I understand you won't bombard me and I can choose to stop receiving information at any time by contacting you.

#### Applicant 1

The boxes I have ticked below indicate the channels I **WOULD NOT** like you to use to contact me:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### Applicant 2

The boxes I have ticked below indicate the channels I **WOULD NOT** like you to use to contact me:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### Applicant 3

The boxes I have ticked below indicate the channels I **WOULD NOT** like you to use to contact me:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### Applicant 4

The boxes I have ticked below indicate the channels I **WOULD NOT** like you to use to contact me:

- Email
- SMS
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

**Automated decision making and processing**

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications are suitable for me, to analyse statistics and assess lending risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services, except as follows; when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. Further details can be found in the 'Using My Personal Data' booklet.

**Other information about me as a business customer (if I am one)**

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

**Criteria used to determine retention periods (whether or not I become a customer)**

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

**My rights under applicable data protection law**

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the "right to be forgotten");
- The right **to request access** to my personal data and information about how you process it;
- The right **to move, copy or transfer my personal data** ("data portability"); and
- Rights in relation **to automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: [ico.org.uk](http://ico.org.uk).

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling 0800 092 3300 or I can view it online at [caterallen.co.uk](http://caterallen.co.uk).

**Data anonymisation and aggregation**

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

**\*Group companies**

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

## 11 Important checklist

Applicant(s) to complete

**Impersonation checks/non face-to-face verification**

As a means of verifying identity, electronic checks are undertaken by the Bank on all applicants and related parties included within the Personal details section. Specific supporting documents are required for submitting in conjunction to these electronic checks. Additional supporting documentation may be requested upon completion of these electronic checks.

Please read the following sections and complete the tick box if required;

**Tick this box to confirm**

- The relevant regulatory obligations have been met to segregate/separate the underlying funds from any other business funds
- Evidence has been provided where possible

**Specific documents to be included with all applications**

- Certified copy of the portion of the Trust Deed (and any deed of amendment) showing the name of scheme and names and addresses of all Trustees
- Any relevant deed/s of removal and/or appointment
- Copy/evidence of Her Majesty's Revenue and Customs (HMRC) Pension Scheme Registration (PSTR)
- Proof pension contributions are made by an employer by way of deduction from employee's wages, such as scheme documentation or written confirmation of deduction from employer by way of employee salary

**For clients introduced by an FCA authorised and regulated Financial Adviser**

- My/our FCA authorised and regulated Financial Adviser has completed section 8 (Confirmation of Verification of Identity, 'CVIC') to verify all parties to the Account

**If a CVIC is not being provided**

- I/We have completed the separate Customer Identification Requirements Sheet (available on [caterallen.co.uk](http://caterallen.co.uk)) and provided copies of the necessary ID documents that have been certified as "a true copy of the original" by a "professional" (as named within the Customer Identification Requirements Sheet) in the UK or an equivalent jurisdiction. If these documents are not certified by a "professional", then the Bank will be required to carry out additional identity checks. Certification of these documents (via a signature) must include the position and contact details of the certifier. Or if the documents are not certified:
- I/We have completed the separate Customer Identification Requirements Sheet (available on [caterallen.co.uk](http://caterallen.co.uk)) and provided copies of the necessary ID documents. I/We have enclosed a personal cheque written from an account in my/our name with a bank in the UK or an equivalent jurisdiction for the total amount I/we wish to place on deposit and made payable to the name of the Account. Please note this cheque cannot be written from a Cater Allen account.  
Or:
- I/We acknowledge that an impersonation check in the form of a letter will be sent to each applicant's residential address by the Bank and that I/we will complete the relevant section of this letter and return it to Cater Allen in order that the verification process can be completed and the Account activated. Please note that if this option is taken, the Account will not be activated until the signed letter is received by Cater Allen.

**Please note: Absence of any of the above required documents will result in delays to the opening of your Account.**

Anyone who wishes to be able to transact on this account needs to be identified below as an Authorised Signatory. If you are not identified as an Authorised Signatory, the Bank cannot accept your signature as authorisation to carry out a transaction, e.g. on a letter, on a cheque, on a faxed request, etc.

**Pension Trustees acting as Authorised Signatories**

In the event that Pension Trustee(s) are the only Authorised Signatories required on the account, please read the following statements and confirm your acceptance by signing the signature box(es):

The following Authorised Signatories wish to operate this account ("The Account") with Cater Allen Private Bank ("The Bank"). By signing this application form we confirm that:

- I/We have completed all relevant sections of this application form.
- I/We have read the Declaration and Mandate and Data Protection Statement, and agree that the Bank can use my/our information as stated in the Data Protection Statement.
- The Trustees have authority from the Individual Scheme Members to allow Cater Allen Private Bank to undertake appropriate online references searches both now and at any time in the future on the Scheme Members for the purpose of verifying their identity and/or their address.
- Cater Allen may also request from the Trustees documents confirming the Scheme Members' identity and/or address. The Trustees undertake to ensure that Individual Scheme Members are made aware of Cater Allen Private Bank's requirements to use their data in this respect.
- We have read the statement above and agree that the Bank can use our information as stated.
- We have received and accept the Terms and Conditions of this Account and agree to also be bound by any subsequent amendments advised to us by the Bank from time to time.
- I/We hereby certify that the information provided in this application form is, to the best of my/our knowledge and belief, accurate and complete in all respects.
- For Corporate Trustees who will be signing on this Account, we will supply a list of Authorised Signatories on company letterhead and at least one signatory from that list will be included within this section.
- Cater Allen Private Bank is duly authorised to operate the Account.
- I have received a copy of the FSCS Information Sheet and Exclusions List.

**Signature of Trustee**

Full name (including any middle names)

Position

  


Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of Trustee**

Full name (including any middle names)

Position

  


Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of Trustee**

Full name (including any middle names)

Position

  


Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of Trustee**

Full name (including any middle names)

Position

  


Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature(s) of remaining Trustees and/or Scheme Members who are not Authorised Signatories on the Account.**

By signing this application form I/we agree that:

- I/We have completed all relevant sections of this application form.
- I/We have read the Declaration and Mandate and Data Protection Statement, and agree that the Bank can use my/our information as stated in the Data Protection Statement.
- I/We have received and accept the Terms and Conditions of this Account and agree to also be bound by any subsequent amendments advised to me/us by the Bank from time to time.
- I/We hereby certify that the information provided in this application form is, to the best of my/our knowledge and belief, accurate and complete in all respects.
- Cater Allen Private Bank is duly authorised to operate the Account.
- I have received a copy of the FSCS Information Sheet and Exclusions List.

**Signature of Trustee non-signer**

Full name (including any middle names)

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of Trustee non-signer**

Full name (including any middle names)

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of Trustee non-signer**

Full name (including any middle names)

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signature of Trustee non-signer**

Full name (including any middle names)

Position

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



Please use this section to provide your full name or further details of your organisation's business activities; or any other additional information relevant to your application.

Additional countries which you make tax contributions and their corresponding TIN (Tax Identification Number).

Additional countries which you make tax contributions and their corresponding TIN (Tax Identification Number).

Country

Country

TIN

TIN

Country

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TIN

For CAPB completion only  
Marketing Code

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on **0800 092 3300**. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

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