



Account Opening Application Form

Personal Accounts

Currency: Sterling  US Dollar  Other \_\_\_\_\_

Ace Current Account  90 Day Notice

Online Easy Access Account

Fixed Term Deposit Account  Interest Payment Frequency

6 Month Fixed Term Deposit  Monthly (available for 1, 2, 3, 5 and 7 year terms)

1 Year Fixed Term Deposit  Annually (available for 2, 3, 5 and 7 year terms)

2 Year Fixed Term Deposit  Maturity (available for all products)

3 Year Fixed Term Deposit  Other Products (Please Specify) \_\_\_\_\_

5 Year Fixed Term Deposit

7 Year Fixed Term Deposit

Debit Card

Online Banking

Other: (Please Specify) \_\_\_\_\_

If you are applying for a Fixed Term Deposit please provide details of your nominated account for interest/principal payments.

Sort Code: \_\_\_\_\_

A/C No. \_\_\_\_\_

(FOR UBL UK INTERNAL USE ONLY (Branches to ensure that all sections are completed))

Branch Name: \_\_\_\_\_

Tax

A/c No. \_\_\_\_\_

R85  Joint Account

APEX No: \_\_\_\_\_

R105

Date: \_\_\_\_\_

Beneficiary A/C: Yes  No  (Please select 'Yes' if the account holder is not the beneficial owner of the funds being used in this account)

Account processed by: \_\_\_\_\_

Mandate Holder: Yes  No

Input by: \_\_\_\_\_

Power of Attorney Holder: Yes  No

UBL UK November 2015



**Reason B** - You are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

**Reason C** - No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

	Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

### Section 3 - Other Information

- Do you have any other accounts with United Bank UK?  Yes  No  
If yes, please state account number
- Security Questions? (Please complete if you are applying for a Current Account)
  - QUESTION 1 Mother's Maiden Name Answer 1
  - QUESTION 2 Name of First School Answer 2
  - QUESTION 3 Favourite Famous Person Answer 3
- Name on Debit Card
- Tick the box that applies to you  Home owner  Living with parents  Rented  Other/Please specify \_\_\_\_\_
- Tick the box that applies to you  Single  Married  Divorced or Separated  Widowed  Other
- Tick the box that applies to you Employed  Self-employed  Unemployed   
Student  Retired  Housewife  Other/Please specify

### Section 4 - Employment (for employed and self-employed applicants)

- Your Occupation
- Your employer's name and address (or your business name and address if you are Self Employed)  
Post Code  Country
- Daytime Phone no. (including country code)
- How long have you been with the present employer or in your business?  Years  Months
- How is your salary paid?  Direct into your bank  By cheque  in cash
- What is your annual gross income? in £'s

United Bank UK and UBL UK are the trading names of United National Bank Limited.

United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England & Wales and its Registered Office is at 2 Brook Street, London, W1S 1BQ. The company's registration number is 4146820.



**Reason B** - You are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

**Reason C** - No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

	Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

### Section 3 - Other Information

- Do you have any other accounts with United Bank UK?  Yes  No  
If yes, please state account number     -     -
- Security Questions? (Please complete if you are applying for a Current Account)
  - QUESTION 1 Mother's Maiden Name Answer 1
  - QUESTION 2 Name of First School Answer 2
  - QUESTION 3 Favourite Famous Person Answer 3
- Name on Debit Card
- Tick the box that applies to you  Home owner  Living with parents  Rented  Other/Please specify \_\_\_\_\_
- Tick the box that applies to you  Single  Married  Divorced or Separated  Widowed  Other
- Tick the box that applies to you Employed  Self-employed  Unemployed  Student  Retired  Housewife  Other/Please specify

### Section 4 - Employment (for employed and self-employed applicants)

- Your Occupation
- Your employer's name and address (or your business name and address if you are Self Employed)  
Post Code       Country
- Daytime Phone no. (including country code)
- How long have you been with the present employer or in your business?  Years  Months
- How is your salary paid?  Direct into your bank  By cheque  in cash
- What is your annual gross income? in £'s

United Bank UK and UBL UK are the trading names of United National Bank Limited.

United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England & Wales and its Registered Office is at 2 Brook Street, London, W1S 1BQ. The company's registration number is 4146820.

**To be completed by Joint Applicants only**

Account to be operated by:  Either  Jointly\*

*\* If you select jointly and are applying for a Current Account, a Debit Card will not be issued and access to NetBanking will not be granted.*



## Section 6 - Agreement of Declaration

### Your agreement with us:

By signing below, you, the individual(s) named in this form are:

- (1) confirming you are applying to the Bank for banking services;
- (2) confirming that any details you have supplied to us are true and complete;
- (3) authorising us to:
  - (i) make credit reference and other enquiries in connection with this application in accordance with our normal procedures; and
  - (ii) disclose information to licensed credit reference agencies and otherwise in accordance with the relevant conditions of our General Terms and Conditions.
- (4) confirming that you understand that credit reference agencies record information and the information they record may be used by other organisations to help make decisions about credit and credit related services and to manage accounts for customers and for fraud prevention, debtor tracing, debt recovery and to check a customer's identity to prevent money laundering;
- (5) agreeing to be bound by the terms of the application and the Bank's General Terms and Conditions which contain your obligations to us and our obligations to you which may be altered from time to time;
- (6) understanding that the Bank may decline your application without stating a reason.

### For Joint Accounts only:

- (A) You agree that we may debit your joint Account with cheques and other forms of instructions for payment authorised by any one of you as detailed in our General Terms and Conditions.
- (B) You agree that we will send regular statements of Account to only one of you unless otherwise notified to us in writing.
- (C) Each of you agree to indemnify the Bank against any loss or damage suffered by the Bank should any information given by any of the Account holders prove incorrect.

### Marketing Declaration

Your data is safe with us - we do not share your data for marketing outside United Bank UK.

We promise to keep you informed with regards to our products and services that may be of specific interest to you. Please confirm below how we may contact you.

Please write to us Yes  No  Please phone us Yes  No  Please email us Yes  No  Please text us Yes  No

*If you choose 'No' for all these options, we will not be able to tell you about any products or services we could supply.*

### Declaration (please read)

I/We have received a copy of the leaflet for the account described overleaf

**Individual or joint investors:** a) as sole beneficial owner. b) as joint beneficial owners.

- I/We have read and understood the Terms & Conditions of the account and agree to be bound by them.  
You have the right to apply for a copy of your information (*subject to the payment of a small fee*) and to ask for any inaccuracies to be corrected.

### Declaration and Signature

I/We understand that the information supplied by me/us is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with United Bank UK setting out how United Bank UK may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We certify that I/We am/are the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

**I/We declare that all statements made in this declaration are, to the best of my/our knowledge and belief correct, and complete.**

I/We undertake to advise United Bank UK within 90 days of any change in circumstances which affects the tax residency status of the individual identified in Section 1 of this form or causes the information contained herein to become incorrect, and to provide United Bank UK with a suitably updated self-certification and Declaration within up to 90 days of such change in circumstances.

Signature:\*

Print name:\*

Date:\*

**Second Applicant** *(incase of Joint Account)*

Signature:\*

Print name:\*

Date:\*

**Note:** If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please obtain a separate form available at our branches, complete and attach with this form.

Capacity:\*





## INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in United National Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£75,000 per depositor per bank <sup>2</sup>  The following trading names are part of your bank: United National Bank Limited, United Bank UK and UBL UK
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £75,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £75,000 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 United National Bank Limited for enquiries relating to your account:  To contact the FSCS for further information on compensation:	You can visit one of our branches, call us, go online or write to us at the address below:- Central Operations, 391-393 Stratford Road, Birmingham, B11 4JZ  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
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
Acknowledgement of receipt by the depositor:	

## 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 should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

### 2 General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank. This means that all eligible deposits at the same bank 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 £75,000.

This method will also be applied if a bank operates under different trading names. United National Bank Limited also trades under United Bank UK and UBL UK. This means that all eligible deposits with one or more of these trading names are in total covered up to £75,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £75,000 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 £75,000 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 £75,000.

### 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 £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 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. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

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>.

### 5 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.

## EXCLUSIONS LIST

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.
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.

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument <sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- deposits of a collective investment scheme which qualifies as a small company <sup>3</sup>
- deposits of an overseas financial services institution which qualifies as a small company <sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company <sup>5</sup> – refer to the FSCS for further information on this category

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

<sup>2</sup> Listed in Section C of Annex 1 of Directive 2014/65/EU

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3