

Personal Representatives/Executors, Attorneys and Receivers/Deputies application form



For action by intermediary only

Master account name	<input type="text"/>	Master account number	<input type="text"/>
Intermediary contact name	<input type="text"/>	Contact email address	<input type="text"/>

Cater Allen Private Bank can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format contact us on **0800 092 3300**. If you are deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone.

Filling in this form

Please complete this form in BLOCK CAPITALS and black ink and return it to: **Cater Allen Operations, Sunderland, SR43 4FB**. If you need any help completing this form, please call us on **0800 092 3300**.

Please read this important information before filling in the application form

To comply with Anti-Money Laundering regulations, we are required to identify and verify all applicants for accounts, as well as certain other parties to the relationship.

Opening declaration

Please tick to confirm that:

- ☐ all parties to the account live in the UK
- ☐ full personal details of all parties have been included
- ☐ you've visited **caterallen.co.uk** and downloaded the FSCS Information Sheet and Exclusions List before completing this application form

Supporting documents

Please tick to confirm that:

- ☐ you've reviewed **caterallen.co.uk/banking-support/literature-and-rates/account-literature** to understand what supporting documents are required

I have Power of Attorney or am an Appointed Deputy/Receiver and have included:

- ☐ a certified copy of the Power of Attorney
- ☐ a certified copy of the Court of Protection Order
- ☐ This isn't applicable

or

I'm a Personal Representative or an Executor and have included:

- ☐ a certified copy of the death certificate, plus either
 - ☐ a certified copy of the letters of administration that provide the authority of the personal representative or executor to administer the estate
 - ☐ a certified copy of the Grant of Probate
- ☐ this isn't applicable

Photocopies of original documents must be signed, dated, and certified as 'original seen'. Each copy document must be individually certified and where there is more than one page, the certifier must certify the first page and sign and date all key pages. Key pages contain personal details, values of money and the signatory page. For all documents, the certifier must record their name, contact number, business address or personal address if no business address, qualifications and trade/industry association membership number.

We're unable to progress your application until you have confirmed the above information. Any missing information or supporting documents could result in your application being returned to you and might have to apply again.

On an ongoing basis if there are any material changes, it's important that the bank is kept informed.

1 Important information - all accounts

Are you (please tick one box only):

a Personal representative/Executor ☐

an Attorney ☐

a Receiver/Deputy ☐

What's the name of the account? It can be a maximum 26 characters to appear on chequebook, Debit Card and paying-in book (where applicable). We'll use the account name you provide on documents and other important information. This might show in an envelope window when we send post to you. **The name of your new account must correspond with either the Grant of Probate or the Power of Attorney or Court of Protection Order.**

If you're an existing account holder, please tell us your account number.

Contact name

Address for correspondence. For registered and correspondence addresses only UK and British Foreign Office Post Office (BFPO) addresses are acceptable. **We can't accept a C/O or PO Box address.**

Telephone

Mobile

Email

Purpose of the account?

Management of funds/assets ☐

Other ☐

Disbursement of funds/assets ☐

If 'Other', please state

Power of Attorney and Receiver/Deputy accounts

Please provide your Office of the Public Guardian Access Code if you have one. This should be 13 characters and start with a V.

The code expires after 30 days. To give us enough time to review your request, please make sure the code's not due to expire within 5 working days of sending in your application.

Name of Beneficial Owner

The Beneficial Owner's personal details must be completed in section 2 of this application form.

Personal Representatives/Executors

Expected source of deposit/payment ☐ Estate

If your application is for an executor account, please provide the following information for the deceased individual.

Full legal name

Last residential address

Date of birth

Date of death

Country of Nationality

2 Personal details for all personal representatives/executors, attorneys and receivers/deputies, beneficial owners and authorised signatories

If this application form doesn't provide you with enough space for everyone's personal details, please duplicate this section of the form and complete for each additional person then attach all relevant pages to this application.

First applicant - Beneficial Owner

If you're an existing Cater Allen client, please provide your Cater Allen account number

Beneficial Owner

☒

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forenames

Middle names

Surname

If applicable please provide your maiden name

Are you known by any other names? For example, aliases

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. Only UK and BFPO addresses are acceptable. We can't accept a C/O or PO Box address.

Town/City

Postcode Country

Country of residence

How long have you been at your current home address?

Years Months

If you've lived at your current home address less than 3 years, please provide details of your previous address's covering the last 3 years.

If more space is needed, please use the Additional Information section on the final page of this application

Town/City

Postcode Country

How long did you live at this address?

Years Months

Telephone

Mobile - it's important to provide a mobile number if you'd like to register for Internet Banking.

Email

Occupation, or, if you're unemployed/unable to work, please confirm below

Country of fiscal residence. This is often your country of residence and where you're employed

Do you have to submit a personal tax return in another country because of residency, citizenship, or for any other reason?

Yes ☐ No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number)

Country

TIN

Country

TIN

Country

TIN

2 Personal details for all personal representatives/executors, attorneys and receivers/deputies, beneficial owners and authorised signatories (continued)

Second applicant

If you're an existing Cater Allen client, please provide your Cater Allen account number

Personal Representative ☐

Executor ☐

Attorney ☐

Receiver / Deputy ☐

Authorised Signatory ☐

Beneficial Owner ☐

Are you acting in a professional capacity, for example a solicitor or accountant?

Yes ☐ No ☐

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forenames

Middle names

Surname

If applicable please provide your maiden name

Are you known by any other names? For example, aliases

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. Only UK and BFPO addresses are acceptable. We can't accept a C/O or PO Box address.

Country of residence

How long have you been at your current home address?

Years Months

If you've lived at your current home address less than 3 years, please provide details of your previous address's covering the last 3 years.

If more space is needed, please use the Additional Information section on the final page of this application

How long did you live at this address?

Years Months

Telephone

Mobile - it's important to provide a mobile number if you'd like to register for Internet Banking.

Email

Occupation, or, if you're unemployed/unable to work, please confirm below

Country of fiscal residence. This is often your country of residence and where you're employed

Do you have to submit a personal tax return in another country because of residency, citizenship, or for any other reason?

Yes ☐ No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number)

Country

TIN

Country

TIN

Country

TIN

2 Personal details for all personal representatives/executors, attorneys and receivers/deputies, beneficial owners and authorised signatories (continued)

Third applicant

If you're an existing Cater Allen client, please provide your Cater Allen account number

Personal Representative ☐

Executor ☐

Attorney ☐

Receiver / Deputy ☐

Authorised Signatory ☐

Beneficial Owner ☐

Are you acting in a professional capacity, for example a solicitor or accountant?

Yes ☐ No ☐

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐ If 'Other' please state

Forenames

Middle names

Surname

If applicable please provide your maiden name

Are you known by any other names? For example, aliases

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. Only UK and BFPO addresses are acceptable. We can't accept a C/O or PO Box address.

Country of residence

How long have you been at your current home address?

Years Months

If you've lived at your current home address less than 3 years, please provide details of your previous address's covering the last 3 years.

If more space is needed, please use the Additional Information section on the final page of this application

How long did you live at this address?

Years Months

Telephone

Mobile - it's important to provide a mobile number if you'd like to register for Internet Banking.

Email

Occupation, or, if you're unemployed/unable to work, please confirm below

Country of fiscal residence. This is often your country of residence and where you're employed

Do you have to submit a personal tax return in another country because of residency, citizenship, or for any other reason?

Yes ☐ No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number)

Country

TIN

Country

TIN

Country

TIN

3 Apply for a current account

Tick below to confirm the account you'd like to open.

If you'd like to open more than 1 current account, please photocopy this page.

☐ Private Bank Account for executors and personal representatives

☐ Tick if you'd like a Visa Debit Card

How much are you paying in to open this account? £

Tell us the reason for the account and what it will be used for. Please include as much detail as possible.

Account activity - We need all relevant sections below completed to open your account.

To support our ongoing commitment to help prevent financial crime and to reduce the risk of fraud we need to know where all credits into this account will come from. Examples include.

Personal monies

- ☐ Employment
- ☐ Retirement
- ☐ Property related
- ☐ Inheritance related
- ☐ Stocks, Shares, Bonds, Debentures or Managed Investments
- ☐ Legal settlement
- ☐ Divestment/divestiture of assets
- ☐ Ownership/sale virtual currencies
- ☐ Gifts (more than £10,000)
- ☐ Another person/entity
- ☐ Savings

Business monies

- ☐ Accumulated profit
- ☐ Intra-group financing (including Intra-group loans)
- ☐ Loans (third party)
- ☐ Property/fixed assets (e.g. rental income)
- ☐ Income from divestment/divestiture of assets
- ☐ Income/assets generating funds
- ☐ Other gifts (more than £10,000)

Initial deposit into your current account

Using the above as a guide, please confirm what activities the money came from to open the account. The total should add up to the opening balance. Tell us the amounts, countries and where the money is coming from (source), as well as a detailed description about how it was accrued. For example, if you chose savings tell us how those savings were built up.

£ <input type="text"/>	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>
£ <input type="text"/>	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>

If you need more space, you can use the Additional information section on the final page.

Ongoing deposits into your current account

After the initial deposit, will you be making more payments into this account? Yes ☐ No ☐

If no, please move on to the 'Payments out of your current account' section below.

If yes, roughly how much money will you pay in each year? £ Pounds sterling or equivalent

Roughly how many payments do you expect to come into the account each year?

☐ 0-20 ☐ 21-50 ☐ 51-100 ☐ 100+ If over 100, please confirm how many

Using the Account activity section as a guide, please confirm what activities the ongoing payments into the account will come from. Tell us the amounts, countries and where the money is coming from (source), as well as a detailed description about how it was accrued. For example, if it's from a loan or third party, please tell us if it's a bank loan, personal loan or from investors.

£ <input type="text"/> per year	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>
£ <input type="text"/> per year	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>

If you need more space, you can use the Additional information section on the final page.

Payments out of your current account

Roughly how many payments do you expect to come out of this account each year?

☐ 0-20 ☐ 21-50 ☐ 51-100 ☐ 100+ If over 100, please confirm how many

Roughly how much money do you expect to come out of this account each month?

☐ £0 ☐ £1 - £999 ☐ £1,000 - £1,999 ☐ £2,000+ If over £2,000, please confirm how much £

3 Apply for a savings account

Tick below to confirm the account you'd like to open.

If you'd like to open more than 1 savings account, please photocopy this page.

☐ Personal Notice 35 Account for executors and personal representatives

How much are you paying in to open this account? £

Tell us the reason for the account and what it will be used for. Please include as much detail as possible.

Account activity - We need all relevant sections below completed to open your account.

To support our ongoing commitment to help prevent financial crime and to reduce the risk of fraud we need to know where all credits into this account will come from. Examples include.

Personal monies

- ☐ Employment
- ☐ Retirement
- ☐ Property related
- ☐ Inheritance related
- ☐ Stocks, Shares, Bonds, Debentures or Managed Investments
- ☐ Legal settlement
- ☐ Divestment/divestiture of assets
- ☐ Ownership/sale virtual currencies
- ☐ Gifts (more than £10,000)
- ☐ Another person/entity
- ☐ Savings

Business monies

- ☐ Accumulated profit
- ☐ Intra-group financing (including Intra-group loans)
- ☐ Loans (third party)
- ☐ Property/fix assets (e.g. rental income)
- ☐ Income from divestment/divestiture of assets
- ☐ Income/assets generating funds
- ☐ Other gifts (more than £10,000)

Initial deposit into your savings account

Using the above as a guide, please confirm what activities the money came from to open the account. The total should add up to the opening balance. Tell us the amounts, countries and where the money is coming from (source), as well as a detailed description about how it was accrued. For example, if you chose savings tell us how those savings were built up.

£ <input type="text"/>	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>
£ <input type="text"/>	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>

If you need more space, you can use the Additional information section on the final page.

Ongoing deposits into your savings account

After the initial deposit, will you be making more payments into this account? Yes ☐ No ☐

If no, please move on to the 'Payments out of your trust current account' section below.

If yes, roughly how much money will you pay in each year? £ Pounds sterling or equivalent

Roughly how many payments do you expect to come into the account each year?

☐ 0-20 ☐ 21-50 ☐ 51-100 ☐ 100+ **If over 100, please confirm how many**

Using the Account activity section as a guide, please confirm what activities the ongoing payments into the account will come from. Tell us the amounts, countries and where the money is coming from (source), as well as a detailed description about how it was accrued. For example, if it's from a loan or third party, please tell us if it's a bank loan, personal loan or from investors.

£ <input type="text"/> per year	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>
£ <input type="text"/> per year	Country <input type="text"/>	Source <input type="text"/>	Description <input type="text"/>

If you need more space, you can use the Additional information section on the final page.

Payments out of your savings account

Roughly how many payments do you expect to come out of this account each year?

☐ 0-20 ☐ 21-50 ☐ 51-100 ☐ 100+ **If over 100, please confirm how many**

Roughly how much money do you expect to come out of this account each month?

☐ £0 ☐ £1 – £999 ☐ £1,000 – £1,999 ☐ £2,000+ **If over £2,000, please confirm how much** £

3 Apply for a fixed term deposit account

Tick below to confirm the account you'd like to open. Please choose only 1 account per page.

If you'd like to open more than 1 Fixed Term Deposit Account, please photocopy this page.

☐ 12-month Fixed Term Deposit Account for executors and personal representatives

☐ 24-month Fixed Term Deposit Account for executors and personal representatives

How much will your fixed term deposit be for? £ **(Minimum deposit of £25,000 applies)**

Tell us the reason for the account and what it will be used for. Please include as much detail as possible.

After you've applied, we'll contact you to confirm how to pay money into the account. You can only do this electronically.

Account activity - We need all relevant sections below completed to open your account.

To support our ongoing commitment to help prevent financial crime and to reduce the risk of fraud we need to know where all credits into this account will come from. Examples include.

Personal monies

- Employment
- Retirement
- Property related
- Inheritance related
- Stocks, Shares, Bonds, Debentures or Managed Investments
- Legal settlement
- Divestment/divestiture of assets
- Ownership/sale virtual currencies
- Gifts (more than £10,000)
- Another person/entity
- Savings

Business monies

- Accumulated profit
- Intra-group financing (including Intra-group loans)
- Loans (third party)
- Property/fixed assets (e.g. rental income)
- Income from divestment/divestiture of assets
- Income/assets generating funds
- Other gifts (more than £10,000)

Paying into your fixed term deposit account

Using the above as a guide, please confirm what activities the money came from to open the account. The total should add up to the opening balance. Tell us the amounts, countries and where the money is coming from (source), as well as a detailed description about how it was accrued. For example, if you chose savings tell us how those savings were built up.

£ <input style="width: 80%;" type="text"/>	Country <input style="width: 80%;" type="text"/>	Source <input style="width: 80%;" type="text"/>
--	--	---

Description

£ <input style="width: 80%;" type="text"/>	Country <input style="width: 80%;" type="text"/>	Source <input style="width: 80%;" type="text"/>
--	--	---

Description

If you need more space, you can use the Additional information section on the final page.

After the initial deposit, you'll have 14 calendar days to make any more deposits.

Will you be making any more payments into the account within this time?

Yes

☐

No

☐

If yes, roughly how much extra are you paying in? £ Pounds sterling or equivalent

Using the Account activity section as a guide, please confirm what activities this additional payment will come from. Tell us the amount, country and where the money is coming from (source), as well as a detailed description about how it was accrued.

£ <input style="width: 80%;" type="text"/>	Country <input style="width: 80%;" type="text"/>	Source <input style="width: 80%;" type="text"/>
--	--	---

Description

£ <input style="width: 80%;" type="text"/>	Country <input style="width: 80%;" type="text"/>	Source <input style="width: 80%;" type="text"/>
--	--	---

Description

If you need more space, you can use the Additional information section on the final page.

4 Data Protection Statement

Introduction

Personal data is data which by itself or with other data available to you can be used to identify me or a named applicant. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use 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 or this form is being submitted on behalf of a person by a Financial Adviser, 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 applied for. You'll collect most of this **directly** during the application journey either from me or from my Financial Adviser 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 to 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.

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;

4 Data Protection Statement (continued)

- 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 isn't relevant if you're applying for a savings 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
- equifax.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 can choose to stop receiving information at any time by contacting you.

Applicant 1

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ 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

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ 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

I have ticked any box(es) I **WOULD NOT** like you to use:

- ☐ 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.

Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling). In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

4 Data Protection Statement (continued)

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

I may withdraw my consent at any time. 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.

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.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

*Group companies

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

5 Declaration and mandate

Personal Representative/Executor/Attorney/Receiver/Deputy

I/We, (the 'Account Holder') being a Personal Representative/Executor/Attorney/Receiver/Deputy hereby apply to open an account ('the Account') with Cater Allen ('the Bank') on the published Terms and Conditions thereof ('the Conditions'), 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, and in accordance with the mandate below which shall remain in effect until a new mandate is executed, and which we understand and accept and hereby request and authorise the bank:

- (a) To honour and comply with all cheques drawn on our behalf and debit such cheques to the account;
- (b) To honour and comply with all instructions for withdrawal from the account;
- (c) To collect for credit to the account, all instruments endorsed on behalf of the account holder as named above.

Provided that such cheques, instructions or endorsements are signed by our Authorised Signatories as detailed below. Please complete and tick the appropriate boxes.

You can choose the number of signatories you wish to have on your account.

Confirm the total number of Authorised Signatories to be held on this account (Please write only **one** number in this box):

If any Visa Debit Cards are issued on the account, then the account must be set up so that only 1 signature is required to authorise any transaction.

Choose the number of signatories required to authorise any single transaction. Please tick any **one** of the boxes below:

<input type="checkbox"/> any 1 signature	<input type="checkbox"/> any 2 signatures	<input type="checkbox"/> more than 2 signatures, please tell us how many	<input type="text"/>
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The instructions of the signatories appearing in section 6, when appearing in accordance with the current mandate to operate the above account, will be honoured whether the account is in credit or debit.

Provided further that the bank be furnished with a list giving the full names and specimen signature and documentary proof of name and home address of each of the persons referred to in section 6, certified, where applicable, by the chairperson and secretary and that the bank receives notice in writing of any change there may be or any further such list, in each case and the bank may be assured that any resolutions have not been amended or revoked until it receives notice in writing thereof.

I/We authorise the bank to make enquiries and to take up references as it considers appropriate in connection with this application form and this authorisation is to remain effective until the bank receives our written notification to the contrary.

I/We agree that any indebtedness or liability incurred to the bank under this authority shall, in the absence of any express written agreement by the bank to us, be due and payable on demand.

I/We shall, as and when necessary, supply to the bank lists of current designated members and, if applicable, other officials authorised to sign, with specimen signatures in accordance with the current mandate to operate the above account.

I/We authorise the bank to disclose details of my/our account, including statements, to our professional adviser, or their successors in title (unless advised to the contrary). I/We acknowledge that my/our professional adviser may receive commission in respect of the account.

Where full transactional access to an account has been granted to an Authorised Signatory under this mandate, I/We authorise the bank to act on any instructions given by an Authorised Signatory in relation to an account and treat these instructions as though received from the account holder. I/We acknowledge that the bank has no contractual relationship with an Authorised Signatory and I/We will be solely liable for the actions or transactions made by an Authorised Signatory on an account.

I/We understand that the bank accepts no liability whatsoever in respect of any losses which may be suffered as a result of any fraud or negligent misuse of the banking services including telephone banking unless such loss occurs as a result of fraud or negligence on the part of the bank or its employees or agents.

The above authority shall remain in force until the bank receives written notice of its revocation, notwithstanding any change in our constitution (or name), and shall apply notwithstanding any change by death, bankruptcy, retirement or otherwise.

Changes to signatories

The bank won't accept changes in Authorised Signatories unless detailed on our appropriate renewal mandate form.

Closure of account

The bank won't 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.

6 Authorised Signatories and acceptance

Anyone who wishes to be able to transact on this account needs to be identified as an Authorised Signatory below. If you're not identified as an Authorised Signatory then we won't accept your signature as authorisation to carry out a transaction.

The following Authorised Signatories wish to operate this account ('The account') with Cater Allen ('The bank'). By signing this application form we agree that:

- I/We have read the Data Protection Statement, and agree that you can use our information as stated in the 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 us by the bank from time to time.
- My/Our personal information contained in section 2 of this application is true and correct.

Full name

Position

Signature

Date

Full name

Position

Signature

Date

Full name

Position

Signature

Date

This acceptance must be signed by all applicants.

- Personal Representative/Executor – the personal representative or executor is required to sign.
- Attorney – the attorney is required to sign.
- Receiver/Deputy – the receiver or deputy is required to sign.

By signing this application form 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 further undertake that I/We will immediately provide a copy of the Data Protection Statement to all persons in respect of whom I/We are providing information including personal data or in the alternative I/We hereby represent and warrant that we have the complete and valid authority of such persons to provide such information.
- 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.
- I/We confirm the validity of the Authorised Signatories included in section 6.
- Cater Allen is duly authorised to operate the accounts.
- I/We undertake to advise Cater Allen within 30 days of any change in circumstances which affects my/our tax residency status or causes the information contained herein to become incorrect.
- I/We have downloaded a copy of the FSCS Information Sheet and Exclusions List.

6 Authorised Signatories and acceptance (continued)

Signature of first person

Full name

Position

Signature

Date

D

D

M

M

Y

Y

Y

Y

Signature of second person

Full name

Position

Signature

Date

D

D

M

M

Y

Y

Y

Y

Signature of third person

Full name

Position

Signature

Date

D

D

M

M

Y

Y

Y

Y

7 Additional authorisation - Power of Attorney only

On all types of Power of Attorney account we require this authorisation to be signed by all beneficial owners of the account who are mentally capable.

By signing this application form I/we agree that:

- I/We give my/our authorisation for the third party as named on this application to open and operate an account with Cater Allen on my/ our behalf.
- I/We have read the Data Protection Statement, and agree that you can use my/our information as stated in the statement.

Full name

Position

BENEFICIAL OWNER

Signature

Date

Full name

Position

BENEFICIAL OWNER

Signature

Date

Additional information

Please use this space for any further information or requests relevant to this application.