Application to open a Red Balloon Appeal Account

For office use only
Account no:

Please ensure all boxes are completed in full, using black ink and BLOCK CAPITALS and sign as required. Incomplete or incorrect forms will cause a delay and may have to be returned to you.

Personal details

First applicant

Title (e.g. Mr/Mrs/Ms):
Surname:
Forename(s):
Date of Birth (DD/MM/YYYY):
Address:

Postcode:
Email:
Telephone number: (Daytime)
Telephone number: (Evening)
Mobile number:

Second applicant/signatory (delete as applicable)

Title (e.g. Mr/Mrs/Ms):
Surname:
Forename(s):
Relationship to first applicant:
Date of Birth (DD/MM/YYYY):
Address:

Postcode:
Email:
Telephone number: (Daytime)
Telephone number: (Evening)
Mobile number:

Details of any further account holders should be provided on a separate form

Tax residency

First applicant (You **must** answer these questions. If you do not answer **ALL** questions this will delay the processing of your application form.)

1. Are you resident for tax purposes in **only** the UK? Yes ☐ No ☐
   If **NO**, please provide details of the country(ies) where you are resident for tax purposes.
   1 | 2 | 3
2. Are you a citizen of the United States of America (USA)? Yes ☐ No ☐
   A USA citizen is deemed to be a tax resident of the USA, regardless of their country of habitation.
3. If you have answered **NO** to question 1 you must provide your tax identification number for every country that is listed for question 1 **apart** from the UK.
   1 | 2 | 3

Second applicant/signatory (You **must** answer these questions. If you do not answer **ALL** questions this will delay the processing of your application form.)

1. Are you resident for tax purposes in **only** the UK? Yes ☐ No ☐
   If **NO**, please provide details of the country(ies) where you are resident for tax purposes.
   1 | 2 | 3
2. Are you a citizen of the United States of America (USA)? Yes ☐ No ☐
   A USA citizen is deemed to be a tax resident of the USA, regardless of their country of habitation.
3. If you have answered **NO** to question 1 you must provide your tax identification number for every country that is listed for question 1 **apart** from the UK.
   1 | 2 | 3

If a tax identification number is unavailable you must provide the reason, either reason **A, B** or **C, in the relevant box above**. The reasons are as follows:

Reason A - The country where the applicant is liable to pay tax does not issue tax identification numbers to its residents

Reason B - The applicant is otherwise unable to obtain a tax identification number or equivalent number. (Please explain why you are unable to obtain a tax identification number in the table below if you have selected this reason)

Reason C - No tax identification number is required. (Please note: only select this reason if the authorities of the country of tax residence entered above do not require the tax identification number to be disclosed)

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

First applicant

1
2
3

Second applicant/signatory

1
2
3

If you are a tax resident of a country(ies)/jurisdiction(s) other than the UK and the UK has agreed to exchange information with that country(ies)/jurisdiction(s) then the West Brom has to forward relevant information about your account to HM Revenue and Customs (HMRC) and HMRC will pass the information to that country(ies)/jurisdiction(s). The West Brom does not give tax advice. If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority. You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, from the Organisation for Economic Co-operation and Development. Additionally, further information can be obtained from HMRC.

Account details

I/We enclose a cheque for £ to invest in a Red Balloon Appeal Account

Please refer to the product leaflet for details of minimum/maximum investments. Please make cheques payable in your name(s).

A) Please transfer £ from my/our existing West Brom account number: ☐☐☐☐☐☐☐☐☐☐

(Transfers from any WeBSave account must be made via your nominated bank account.)

AND/OR

B) I/We enclose my/our cheque for £

Please ensure cheques are made payable in your name(s).
Please print your name and address on the reverse of the cheque.

Interest payment instruction (Please tick the relevant boxes)

If **NO** box is ticked, the Society will assume that you require interest to be credited to your account annually. Please refer to the product leaflet for the date.

☐ Please pay my/our interest **annually**

☐ Please pay my/our interest **monthly**
(only available where permitted for the product selected)

☐ Please credit interest to my/our account

☐ Please transfer interest to another West Bromwich Building Society account number: ☐☐☐☐☐☐☐☐
(Transfers cannot be made directly into any WeBSave account)

☐ Please transfer interest direct to the UK bank/building society account below:
(These details must be for at least 1 of the applicants named above)

Name of bank/building society:
Address
Postcode: Sort code: ☐☐-☐☐-☐☐ Bank account no: ☐☐☐☐☐☐☐☐
Account reference no: (if appropriate) Account holder name:

First Applicant

Do you already have a savings or mortgage account with the Society? Yes ☐ No ☐
If **YES**, please give one account number:

Second applicant/signatory

Do you already have a savings or mortgage account with the Society? Yes ☐ No ☐
If **YES**, please give one account number:

PLEASE COMPLETE THE REST OF THE FORM OVERLEAF

How we use your personal information

In order to process your application and manage your account, any information provided by you may be held by West Bromwich Building Society (as Data Controller) in our records and may be shared within West Bromwich Building Society Group of companies, as well as with Fraud Prevention Agencies. For further information about how we will use your personal information and your rights under Data Protection legislation, please read the Privacy Notice that has been provided to you which is also available at www.westbrom.co.uk/privacy-notice.

If you have any questions about the information provided, please write to the Data Protection Officer at West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF.

Marketing Consent

The Society would occasionally like to keep you up to date with details of products and services by email, telephone or post. The Society will not sell your details to any company for their own use, but may pass on your details to i) its subsidiary companies and ii) mailing houses (who enable us to send our direct marketing communications to you).

If you **would like** to receive such direct marketing communications, please indicate by marking the box ☐ First applicant ☐ Second applicant/signatory

You may withdraw your consent or change your preferences at any time by writing to: Data Protection Officer, West Bromwich Building Society, 2 Providence Place, West Bromwich B70 8AF. Alternatively, you can speak to our Customer Service team on 0345 241 3784 (we are open Monday to Friday 8.30am to 7.00pm; Saturday 8.30am to 12.30pm).

Please note that these instructions will supersede any existing consents currently held by the Society. These will also continue as your current marketing preferences unless you contact us and tell us otherwise.

Please read: The product leaflet; the Society's General Terms and Conditions; the Specific Terms and Conditions; and this application form to which your account will be subject. For your own benefit and protection you should read the above carefully before signing this application form. All of the above are available at any of our branches and you can also find them on our website at www.westbrom.co.uk. If you do not understand any point please ask for further information prior to signing.

Declaration

I/We declare that the sum shown is being invested in West Bromwich Building Society by me/us as sole/joint beneficial owners and any money invested does not belong to a company or other corporate body. I/We agree that we will become member(s) of the Society and be bound by the rules of the Society. (You can get a copy of our rules at any of our branches and you can also find them on our website at www.westbrom.co.uk). I/We have read the terms and conditions of the account in which I/we wish to invest which are set out in the product leaflet, General Terms and Conditions leaflet, and this application form. I/We understand that the terms and conditions relating to this account set out in the product leaflet and the General Terms and Conditions and the terms of this declaration apply to my/our investment and the subsequent conduct of the account. I/We agree (in the case of a joint account) to the order in which the accountholders' names will appear in the Society's records. I/We understand that this is important since only the first accountholder has voting and other rights as 'representative joint holder' under the Society's rules, and it may also affect who (i.e. one of us or charity) would receive any windfall benefits. I/We understand that the information supplied by me/us is covered by the full provisions of the terms and conditions governing the accountholder's relationship with the West Brom setting out how the West Brom may use and share the information supplied by me. I/We acknowledge that the information contained in this form and information regarding the accountholder 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 accountholder may be tax resident pursuant to intergovernmental agreements to exchange financial account information. 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 the West Brom within 14 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide the West Brom with a suitably updated self-certification and Declaration within up to 14 days of such change in circumstances.

I/We have read the section entitled Marketing Consent and by signing this form I/we consent to the uses and disclosures of information listed.

Additional declaration for charitable assignments

Please read the section entitled 'Charitable Assignment' within the Society's General Terms and Conditions, to which your account will be subject. For your own benefit and protection you should read this section carefully before signing this application form. The Society's General Terms and Conditions are available at any of our branches and you can also find them on our website at www.westbrom.co.uk

Information sheet and signatures

You **must** tick here to confirm that you have received the Customer Information Sheet containing details of the enhanced Depositor Protection Scheme. Failure to tick this box will result in a delay in the opening of the account.

First applicant ☐ Second applicant/signatory ☐

First applicant's signature: Second applicant/signatory's signature:

Date (DD/MM/YYYY): Date (DD/MM/YYYY):

Joint accounts – We authorise the Society to accept only the following for all purposes connected with this account: **Any one signature** ☐ **All signatures** ☐

If neither box is ticked the Society will assume that ALL signatures are required. If you subsequently decide to change to operation by any one signature, a separate authority in writing by all accountholders must be given before this can be effective.

Important – please ensure that you have read the Specific Terms and Conditions relating to your account.

For office use only

Cust 1 ID1:		Opened by staff no. and signature:		Date:
Cust 1 ID2:		Checked by staff no. and signature:		Date:
Cust 2 ID1:		Date sent to EDM:		
Cust 2 ID2:		Reason for delay sending to EDM:		

Head Office: 2 Providence Place, West Bromwich B70 8AF.
www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.

the West Brom

Depositor Protection Scheme Information Sheet

FSCS Protected

the West Brom

Depositor Protection Scheme Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in the West Brom are protected by:	The Financial Services Compensation Scheme ('FSCS') [1]
Limit of protection:	£85,000 per depositor per bank/building society/credit union [2]
If you have more eligible deposits at the same bank/building society/credit union:	All your eligible deposits at the same bank/building society/credit union are 'aggregated' and the total is subject to the limit of £85,000 [2]
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately [3]
Reimbursement period in case of bank, building society or credit union's failure:	20 working days [4]
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 the West Brom for enquiries relating to your account:	the West Brom 2 Providence Place West Bromwich B70 8AF Tel: 0345 241 3785
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

[1] Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

[2] General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £85,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. These are eligible deposits connected with certain events including:

(a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;

(b) a death or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;

(c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

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

[3] Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

[4] Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) 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 expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under http://www.fscs.org.uk.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

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, building society or credit union.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
   - credit institution
   - financial institution
   - investment firm
   - insurance undertaking
   - reinsurance undertaking
   - collective investment undertaking
   - pension or retirement fund[1]
   - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

[1] Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

Braille, audio and large print versions of this leaflet are available upon request. Please contact us on 0345 241 3784.

To find out more, visit your local branch, call us on the number above, or visit our website

Head Office: 2 Providence Place, West Bromwich B70 8AF

www.westbrom.co.uk

Calls and electronic communications may be monitored and/or recorded for your security and may be used for training purposes. Your confidentiality will be maintained. The West Brom is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register No. 104877. 'the West Brom' is a trading name of West Bromwich Building Society.

the West Brom

A13417-01/18-01