



SKIPTON INTERNATIONAL

Savings Application Form

We wish to be inclusive at Skipton International. Should you have a disability or vulnerability that would be helped by adjustments in how Skipton handles your application please contact us accordingly.

PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS, GREAT BRITAIN

Tel: **01481 730730** Website: www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored
Registered in Guernsey: 30112.



Before you begin, please ensure you have the below details to hand:

- Current account details – the account where you would like future payments to be made to.
- Tax Identification Number (TIN) or Social Security Number (Channel Island residents). If you do not have one, you will be asked to state why.
- The type of savings account you wish to open, [view our latest offerings](#).
- If you do not have access to a printer, please email info@skiptoninternational.com or call +44 (0) 1481 730 730 and one of our friendly customer service team will post you an application pack.

If there are more than two applicants, you will also need to complete the Third and Forth Application Sheet. The additional application sheet can be provided upon request.

We understand that many may struggle to send original or certified proof of identification/ proof of address documentation using the postal service. In order to assist with this issue, Skipton have developed an alternative process for submitting an application and obtaining the required documentation from customers using email and video calling software. Video identification* is a quick and convenient method that allows our team to verify your identity online, [find more information here](#).

Incomplete applications will not be processed until all relevant documents have been signed, received and all applications have been verified.

Outstanding documentation must be received within 1 month of submission or the application will be rejected and the documentation destroyed or returned.

*Restrictions may apply to video verification applicants. Please note we can only offer this service for citizens and residents of the following countries: United Kingdom, Crown Dependencies, European Economic Area, United States of America, Canada, Australia and New Zealand.

Should you require any assistance completing the application, please contact our friendly team on +44 (0) 1481 730730. Telephone lines are open Monday to Friday, 08:30 to 17:00 (GMT). Alternatively, please email info@skiptoninternational.com.

We will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data about you. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers your personal data and can be found at <https://www.skiptoninternational.com/privacy-policy>

Customer Application Form

Please complete all sections of the form in **BLOCK CAPITALS** and tick appropriate boxes.
Please note failure to complete all sections may result in your application being delayed.

Should you have a disability or vulnerability that would be helped by Skipton making adjustments, please detail below or contact us to discuss.

By providing information relating to a disability or vulnerability, you consent for this information to be recorded by Skipton International. Should your circumstances change, please contact us.

Your Details

First Applicant

Title

Surname

Forenames

Previous Names

Date of Birth

Town of Birth

Country of Birth

Nationality

Dual/Multiple Nationalities Yes No

Please state any further nationalities:

Residential Address

Postcode

Correspondence Address
(if different)

Postcode

Home Telephone

Mobile Telephone

Email Address

Retired Yes No

Occupation*

Annual Income**

Name of Employer***

Second Applicant

Title

Surname

Forenames

Previous Names

Date of Birth

Town of Birth

Country of Birth

Nationality

Dual/Multiple Nationalities Yes No

Please state any further nationalities:

Residential Address

Postcode

Correspondence Address
(if different)

Postcode

Home Telephone

Mobile Telephone

Email Address

Retired Yes No

Occupation*

Annual Income**

Name of Employer***

* If retired, please provide your previous occupation.

** If retired, please provide your regular income. ie pensions

*** If retired, please provide your previous Employer.

Politically Exposed Persons:

If you consider yourself a Politically Exposed Person (PEP) as defined in the following link (<https://www.skiptoninternational.com/pages/pep/>) or other regulations please tick the below box.

First Applicant

Second Applicant

Tax Details

All Applicants must complete the following section:

First Applicant

Are you a tax resident only in the Channel Islands?

Yes No

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Country

TIN*

Country

TIN*

Are you a citizen of the United States?

Yes No

If yes, please provide your TIN* above.

Second Applicant

Are you a tax resident only in the Channel Islands?

Yes No

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Country

TIN*

Country

TIN*

Are you a citizen of the United States?

Yes No

If yes, please provide your TIN* above.

*A tax identification number (TIN) is your tax registration number in your country of residence. We are required to obtain TINs, if possible. Where no TIN is available, please state why and supply documentary evidence from your tax office to support it:

Channel Island residents MUST provide Social Security Number, not tax reference.

The Guernsey and Jersey government have signed a number of inter-governmental agreements and the OECD Multilateral Competent Authority Agreement to share tax information, where applicable, with the tax authorities in other jurisdictions. The requirement to collect certain information about each customer's tax agreement is part of the Guernsey and Jersey legislation and as a financial services company we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required by Guernsey and Jersey law.

Your tax residence generally is the country in which you live for more than half a year, but there may be other criteria. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

If you have any questions on how to complete this section we recommend you speak to your tax or legal adviser.

Account Details

Type of account required (refer to the products on the [savings homepage](#))

Account Type 1

Deposit value 1

Account Type 2

Deposit value 2

Account Type 3

Deposit value 3

Account Designation
(if required) e.g University Fees

Notice must be given by the account holder, i.e. this is not an automatic process. Furthermore, once notice is placed on an account you will be notified in writing or via Skipton International Online of the expiry date. Instructions must be given prior to the expiry date.

Joint Applicants

For a joint account, will the signatures of all applicants be needed to authorise a withdrawal or only one signature from the applicants?

All

One Applicant

Interest Details

Annual Interest

Added to my/our Skipton International Account

Paid to my / our UK / Channel Island bank or building society account below
(Sterling Account holders only)

Monthly Interest

If monthly interest is available and you would like to receive monthly interest to your nominated account, please tick this box

Monthly interest (if available) will be paid to your UK / Channel Island Bank or Building Society account below. Monthly interest cannot be added to your Skipton International account.

Nominated Account (Mandatory)

Your nominated account details will be retained and used for future withdrawals requests. The nominated account must be in your own name(s). Please provide a bank statement to confirm the account name and number.

Sterling Account Holders

Name of Account Holder(s)

Bank Name

Bank Address

Account Number

Sort Code/SWIFT/BIC*

IBAN Number*

Routing Number*

Reference

*Foreign payment information where applicable.

US Dollar Account Holders

Name of Account Holder(s)

Bank Name

Bank Address

SWIFT/BIC

Account Number

Routing Number/IBAN

Reference

Intermediary Bank Details

Bank Address

SWIFT/BIC

Account Number

Reference

Interest can only be sent to a UK/Channel Island bank or building society account.

Skipton International Online

Skipton International Online allows you to digitally access your accounts, open new accounts, make external payments to your nominated account and make transfers between existing accounts at the touch of a button. Signing up – which is FREE - reduces the amount of paper we send to you, helping both you and Skipton International become more environmentally friendly.

To register for Skipton International Online, we require an email address, and intend to use the email address provided under the 'Your Details' section (page 3), unless stated otherwise.

Skipton International Online operates on Two Factor Authentication, meaning you must have access to Two separate devices when registering and logging in. One of these devices must be capable of downloading applications from either the Apple App Store or the Google Play Store.

If you do not wish to sign up to Skipton International Online, please tick.

Skipton Telephone Banking

Passcode(s) for Telephone Instructions

The passcode facility allows customers to give instructions via telephone. For security purposes this facility can only be used to:

- Make payments to Nominated Accounts (which have to be in your own name(s))
- To make transfers between accounts in your name(s) held at Skipton International Limited
- Obtain information about your account(s) held with Skipton International Limited

We recognise that it is convenient to be able to communicate via telephone, but there must be safeguards against misuse by other persons. You should understand that when we receive instructions by telephone we cannot be sure that they come from you. It is therefore vital that you keep tight control of your passcode. Security is your responsibility and therefore you should not divulge your chosen passcode and you should not write it down. Should it fall into the wrong hands, it would be easy for someone to give instructions that appear to have come from you. We will respond to such requests from you, provided that you waive any right of action you might have against us in the event that information is passed to someone else as a result of our responding to a request that purports to have come from you. If your account requires more than one signature for withdrawals, all passcodes will be required when giving instructions verbally over the telephone.

As you are using an insecure means of communication to give instructions to us and to receive information, we advise you to take legal advice before ticking the indemnity.

We will not make payments unless the correct passcode is quoted.

In order to register for Telephone Banking please provide your chosen passcode(s) below:

First Applicant

Second Applicant

The passcode must be numerical and six digits long and should be unique and non-obvious, please do not use your date of birth.

Please note joint account holders must have different passcodes. Security is your responsibility and therefore you should not divulge your chosen passcode and should not write it down.

Indemnity

In consideration of you, your employees or agents acting in accordance with any instructions given verbally over the telephone authorised by a password in your possession purporting to be from me, I:

Irrevocably authorise you to debit my account with all sums of monies paid out pursuant to such instructions and with all charges and expenses (including any sums payable under the indemnity below) which you may incur as a result of your complying with such instructions;

Undertake to indemnify and keep you indemnified against all claims, losses, expenses and liabilities in relation to or arising out of your acting on such instructions;

Declare that I have been advised to obtain legal advice before executing this agreement and either have taken legal advice or have had the opportunity but have not done so and I understand that enforcement by you of your rights under the indemnity in this agreement may result in loss to me;

Understand that apart from transfers between accounts with you in my/our name(s), instructions authenticated by passwords will be accepted by you only to give out information on account(s) with you and/or to make payments to my/our nominated bank account and/or to issue Sterling cheques payable in my/our own name(s) to my/our registered address;

Note that only one password indemnity per customer relationship is to be used.

By ticking the below box, I confirm that I have read and agree to the Indemnity terms above, I understand that this Indemnity shall be governed by the law of Guernsey and I submit to the non-exclusive jurisdiction of the Guernsey courts in all matters arising from it.

First Applicant

Second Applicant

Savings Details

Amount of initial deposit (minimum £25,000*)

Sterling (£)

£

Amount of initial deposit (minimum \$50,000*)

US Dollars (\$)

\$

*please check the saving product's minimum initial deposit amount as some products may vary.

Form of Payment

Electronic Transfer

Sterling Cheque (submitted with this application) and payable to Skipton International Ltd (Sterling Account holders only)

In order for Skipton International to open your account we require information on how your wealth has been generated and from where the monies originate (e.g. inheritance, sale of house).

Please provide supporting documentation for the initial deposit and any subsequent deposits.

Examples of the types of documentary evidence that Skipton accepts can be found on page 12.

Source of Funds

Please provide full details of the activity that has generated the funds which are to be invested with Skipton International (e.g. Occupation, business activities, insurance pay out, sale of property, Dividends)

Please confirm all country connections where your Funds to be invested have been generated

Source of Wealth

Please provide details regarding your source of wealth, reporting all relevant information such as earnings, dividends, income, Inheritance, which need to be expanded in line with the below guidance:

Your description should include details of the act that has generated your total net worth including your assets and property (e.g. inheritance combined with savings from salary as CEO of [name of company] for the last [X] years)

Please confirm all country connections where your overall wealth has been generated

Please confirm if you will be making regular contributions to the savings account and if so the frequency of these transactions and also the countries these funds will originate from'

We may need to request additional documentary evidence to support and verify the above information provided to us in relation to the source of wealth. If this is the case you will be informed accordingly.

Rationale for Account

Please confirm the reason for opening your account with Skipton

Verification of Identity

If you are a previous Skipton International customer please provide your old account number if possible.

Skipton International Limited reserves the right to seek and take up references on applicant(s) and to take such measures in order to verify the identity and/or the address of the applicant(s) as Skipton International Limited, in its sole discretion, thinks fit.

Please submit two forms of verification ([download here](#)), one from list A and one from list B below for each applicant and tick the appropriate boxes.

A suitable certifier must certify that they have met the individual in person and have seen the original documentation whilst verifying the identity. The certifier must also sign and date the documentation and provide adequate information so that contact can be made with the certifier in the event of a query. We recommend that you use our 'Identification Verification Form' for this purpose. Alternatively, video verification can be completed by Zoom. The full procedure guide can be found [here](#).

*ORIGINALS ARE PREFERRED (**NOT** passports and driving licenses) and will be returned to you directly. ALTERNATIVELY, CERTIFIED COPIES of the originals may be sent and will be retained by us. Copies must be certified as a true copy of the original by a professional person, e.g. your bank manager, senior civil servant, solicitor, accountant. All documents supplied must be written in English.

Verification of the occupier of the correspondence address is required as per list A and B above.

List A	First Applicant	Second Applicant
Copy of current valid passport (copies of the relevant pages must be certified as a true copy of the original document and a reasonable likeness of the individual by a professional person e.g. your bank manager, senior civil servant, solicitor, accountant). Please do not post your original passport or driving licence to us. Copy of current full driving licence [with photograph] certified as a true copy of the original document and a reasonable likeness of the individual by a professional person eg. your bank manager, senior civil servant, solicitor, accountant. *Guernsey pensions/benefits statements (photographic identity is preferred).		

List B	First Applicant	Second Applicant
*Utility bill showing address (eg. gas, electricity, etc. and must be no more than 3 months old. Mobile phone bills and general invoices are not acceptable) *Bank, building society or credit card statement (statements must be no more than 3 months old); *Correspondence from a government agency (to be dated within the last 12 months). "Alternatively an original PDF Bank/Credit Statement or Utility Bill (Dated within the last three months) received directly by e-mail or downloaded online from the Bank/Utility Provider, can be provided. If the PDF was received by e-mail from the Bank/Utility Provider or an e-mail notification to download the PDF was received from the Bank/Utility Provider, we will also need a copy of this e-mail"		

Customer Savings Application Form Checklist

Please complete the checklist below and submit with your savings application.

Incomplete applications will not be processed until all relevant documents have been signed, received and all applicants have been verified.

Please complete the checklist below

Savings Application Form

Fully completed printed and signed by all applicants.

Proof of ID

Current passport certified to be a true **copy** of the original document and photograph a reasonable likeness of the holder. Please do not post your original passport or driving licence to us.

Address Verification

Original or certified copy of an appropriate document dated within the last 3 months.

Nominated Account Bank Statement

Please provide a bank statement to confirm the account name and number.

Proof of Source of Funds

Evidence/supporting documents as detailed on page 10.

Declaration

Signed with signature

Please email the completed application to info@skiptoninternational.com, together with the required documentation: proof of ID, address verification (where applicable), proof of source of funds.

Alternatively, please post to:

Skipton International Ltd.

PO BOX 509, Tudor House, La Bordage, St Peter Port

Guernsey, GY1 6DS, Great Britain

Please do not post your original passport or driving licence to us.

Charges may apply for returning documents to you.

Should you require any assistance completing the application, please contact our friendly team on +44 (0) 1481 730730. Telephone lines are open Monday to Friday, 08:30 to 17:00 (UK Time).

Alternatively, please email info@skiptoninternational.com.

This table details the documentation you are required to submit in order to evidence the source(s) of your deposit.

Examples of Documentary Evidence

This list is not exhaustive. Further documentation may be requested where required.

Source	Documents Required
Savings	Detailed bank statements showing deposit / gifted monies, dated within the last three months.
Sale of investments	Statement from investment provider or bank statement showing settlement from investment provider.
Sale of Property	Signed letter from solicitor, advocate or estate agent. Copy of contract of sale/settlement statement.
Loan	Loan agreement or statement.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor.
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider.
Insurance claims	Letter from the insurance provider.
Dividends or profits from company	Latest audited company accounts/dividend statement.
Divorce	Copy of court order/judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor/advocate.
Lottery / Gambling win	Evidence from the lottery company, cheque or a winnings receipt.
Gift	Documentary evidence from the donor as detailed above (e.g. detailed bank statements)

The Data Protection (Bailiwick of Guernsey) Law, 2017



The full Skipton International Privacy Policy can be found online at www.skiptoninternational.com and will also be issued alongside the terms and conditions for all new customers.



We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your accounts with us.



The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

Lawfulness of Data Processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- To fulfil our contractual obligations to you.
- It is a legal obligation.
- If you consent to it.
- If it is in our legitimate interest to do so

Collecting Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Sharing Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Personal Data Rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally contact customers with details of Skipton products including new interest rate options via post, email or telephone.

We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose by ticking the box below and at any other time, via email to 'optout@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730. You can also make this request in writing to the Data Protection Officer:

Data Protection Officer
Skipton International Limited
P.O. Box 509, Tudor House, La Bordage,
St Peter Port, GY1 6DS Guernsey

Please tick this box if you do not wish to receive further product information from Skipton International Limited (where Skipton may occasionally forward new interest rate offers).

Declaration (all applicants must complete)

To enable Skipton International Limited (Skipton) to confirm and document my tax status accurately; I/we hereby certify that:

The information provided on this form is complete and accurate.

I am the beneficial owner(s) of the account, or are authorised to sign on behalf of the individual who is the beneficial owner of the account.

I will notify Skipton immediately in the event of any change in the personal information provided or in my/our circumstances relevant to this form, and will provide Skipton with an updated form within 30 days of such change occurring. I/we further understand and agree that any failure to do so shall entitle Skipton, in its sole discretion, to terminate any account in which I/we have beneficial interest.

I will comply with all tax and exchange control laws, regulations and reporting requirements imposed by an applicable jurisdiction relating to my/our accounts maintained with Skipton.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise Skipton International Limited within 30 days of any change in circumstances which affects my tax residence status or causes the information contained in the declaration to become incorrect, and to provide Skipton International Limited with a suitably updated Self Certification and Declaration within 30 days of such change in circumstances.

I agree and will comply with the Skipton International Online Terms of Use (available on www.skiptoninternational.com)

I confirm that I have received and read the account leaflet and agree to be bound by the account Terms and Conditions and the Skipton International Limited General Terms and Conditions for savings accounts. I also confirm that the requested account is to be held by me/us just for my/our benefit as owner(s).

First Applicant

Signature

Date

Second Applicant

Signature

Date

Skipton International Limited (Skipton), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 2020, as amended.

Skipton will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data. Our Privacy Policy can be found at www.skiptoninternational.com. Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). Further information and a leaflet about the Scheme are available at: Website: www.dcs.gg
Telephone: +44 (0) 1481 722756 Post: P.O. Box 380, St Peter Port, GY1 3FY

Deposits made with Skipton International Limited are not covered by the Financial Services Compensation Scheme established under the UK Financial services and Markets Act 2000. To help maintain service and quality, telephone calls may be recorded and monitored.