



SKIPTON INTERNATIONAL

Customer Application Form

Please complete all sections of this form using Block capitals.

Your Details

First Applicant

Title	<input type="text"/>
Surname	<input type="text"/>
Forenames	<input type="text"/>
Previous Names	<input type="text"/>
Date of birth	<input type="text" value="/ /"/>
Town of Birth	<input type="text"/>
Country of birth	<input type="text"/>
Nationality	<input type="text"/>
Residential address	<input type="text"/>
Postcode	<input type="text"/>
Correspondence address (if different)**	<input type="text"/>
Postcode	<input type="text"/>
Home telephone	<input type="text"/>
Mobile telephone	<input type="text"/>
E-mail address	<input type="text"/>
Occupation*	<input type="text"/>
Annual Income	£ <input type="text"/>
Name of Employer**	<input type="text"/>

Second Applicant

Title	<input type="text"/>
Surname	<input type="text"/>
Forenames	<input type="text"/>
Previous Names	<input type="text"/>
Date of birth	<input type="text" value="/ /"/>
Town of Birth	<input type="text"/>
Country of birth	<input type="text"/>
Nationality	<input type="text"/>
Residential address	<input type="text"/>
Postcode	<input type="text"/>
Correspondence address (if different)**	<input type="text"/>
Postcode	<input type="text"/>
Home telephone	<input type="text"/>
Mobile telephone	<input type="text"/>
E-mail address	<input type="text"/>
Occupation*	<input type="text"/>
Annual Income	£ <input type="text"/>
Name of Employer**	<input type="text"/>

* If retired, please provide your previous occupation.

** 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/politically-exposed-person>) or other regulations please tick the below box.

First Applicant

Second Applicant

Tax Details

All Applicants must complete the following section:-

Are you a tax resident only in Guernsey? Yes No

Yes No

First Applicant: Please list all countries in which you are tax resident and supply the Social Security Number (Guernsey Residents) or TIN* (where applicable).

Country	<input type="text"/>	TIN*	<input type="text"/>
Country	<input type="text"/>	TIN*	<input type="text"/>
Country	<input type="text"/>	TIN*	<input type="text"/>

Second Applicant: Please list all countries in which you are tax resident and supply the Social Security Number (Guernsey Residents) or TIN* (where applicable).

Country	<input type="text"/>	TIN*	<input type="text"/>
Country	<input type="text"/>	TIN*	<input type="text"/>
Country	<input type="text"/>	TIN*	<input type="text"/>

First Applicant

Second Applicant

Are you a citizen of the United States? Yes No

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:

Guernsey residents MUST provide Social Security Number, not tax reference.

The Guernsey government has 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 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 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 form we recommend you speak to your tax or legal adviser.

Account Details

Type of Account required (refer to Interest Rate Sheet)

Account Designation (if required) e.g University Fees

Interest Details

Annual Interest

Added to my/our Skipton International Account

Paid to my/our UK/Channel Island bank or building society account overleaf

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 overleaf. 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).

Name of Account Holder(s)	
Bank Name	
Bank Address	
Sort Code	
Account Number	
Swift*	
IBAN Number*	
Routing Number*	
Reference	

*Foreign payment information where applicable. **Interest can only be sent to a UK/Channel Island bank or building society account.**

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 passcode 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. We shall also decline to make payments to any account other than the pre-nominated one..

If you wish to take advantage of this facility please add your chosen passcode(s) below:

The passcode must be numerical and six digits long.

First Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second Applicant	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

The passcode should be unique and non-obvious.

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 passcode 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 passcode 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 passcode indemnity per customer relationship is to be used.

By ticking the below box, 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 £10,000)

Paid by sterling cheque (submitted with this application) and payable to Skipton International Ltd (Your Name)

BACS/CHAPS/SWIFT transfer on date / /

Please advise Skipton International of how the wealth was generated and from where the monies originate. e.g. inheritance, transfer of savings. Please provide supporting documentation for the initial and any subsequent deposits.

Source of funds

Where did the funds for your initial deposit come from and how were they acquired?

Source of wealth

Where does your overall wealth originate from?

Your reason for opening account

Where did you find out about this account?

<input type="checkbox"/> Newspaper/Magazine	Which one?	<input type="text"/>
<input type="checkbox"/> Internet	Which site?	<input type="text"/>
<input type="checkbox"/> Advertisement	Where?	<input type="text"/>
<input type="checkbox"/> Friend/Family Recommendation	<input type="checkbox"/> Previous Customer	<input type="checkbox"/> Financial Advisor

Verification of identity

If you are a current Skipton International customer please provide your account number

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.

If you are not a current customer of Skipton International Limited you will need to confirm your identity, this includes prior customers. Please submit two forms of verification, 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.

List A

First Applicant	Second Applicant	
<input type="checkbox"/>	<input type="checkbox"/>	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)
<input type="checkbox"/>	<input type="checkbox"/>	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
<input type="checkbox"/>	<input type="checkbox"/>	*Guernsey pensions/benefits statements (photographic identity is preferred)

List B

First Applicant	Second Applicant
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

*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).

If using a correspondence address: Any of the above for both the residential and correspondence address.

*ORIGINALS ARE PREFERRED 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.

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?

<input type="checkbox"/> All	<input type="checkbox"/> One Applicant
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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:

- In order to fulfil our contractual obligations to you, or
- if it is a legal obligation, or
- if you consent to it, or
- if it is in our legitimate interest to do so

A legitimate interest means that we have a business reason for using your information that does not treat you unfairly or have a negative impact upon you. If we ever do rely on or legitimate interest to process your personal information we will advise you of what we are doing.

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

We may share personal information with other affiliates of Skipton Building Society, third party review sites for service monitoring (currently Feefo) and some other organisations 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 via post, email or telephone with details of Skipton products including new interest rate options. 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
The Bordage
St Peter Port
GY1 6DS

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:

1. The information provided on this form is complete and accurate.
2. 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.
3. 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.
4. 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.
5. 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 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

Day	/	Month	/	Year
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Second Applicant Signature

Date

Day	/	Month	/	Year
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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 1994, as amended. To help maintain service and quality, some telephone calls may be recorded and monitored.

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"). The following is a brief summary of the Scheme, but is not intended as a substitute for the actual wording of the Ordinance, a copy of which is available on request. • The Scheme only applies to 'qualifying deposits', which broadly means deposits made by natural persons for their own benefit; with a few limited exceptions such as, for example, deposits made by trustees of retirement annuity trust schemes, the Scheme does not apply to companies, trusts, partnerships or charities. • The Scheme will provide compensation in the event that a Licensed Bank is unable to repay its depositors. Under normal circumstances, payment will be made within 3 months of receipt of a valid claim form. • Compensation is limited to a maximum of £50,000 per individual claimant; in the case of a joint account each depositor would be entitled. • Total Scheme compensation in any five year period is limited to £100 million. If claims exceed this cap, compensation would be reduced pro rata. The cap also means that compensation in respect of any one bank cannot exceed £100 million. • The amount payable may be reduced if the Bank has any contractual right of set-off against the account. The Scheme is entitled to recover compensation from any funds subsequently paid out by the Bank. • Further information and a leaflet about the Scheme is 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.



**SKIPTON
INTERNATIONAL**

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

TEL: **01481 730730** www.skiptoninternational.com

March 2019