

# Addition of second account holder



Please use this form to provide us with details of the person you'd like added to your account (please note you can't add a second account holder to an ISA).

Please complete this form using black ink and BLOCK CAPITALS and return this form, signed and dated by both of you, to us at [Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL](mailto:Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL).

### Important Information

The person being added to the account must be over 18, a UK resident, and before they can be added to the Account, we will need to confirm their name and address. The new account holder should obtain a copy of the Key Features & Summary Box document and General Savings Conditions from the existing account holder for full details of the Account.

If the requested additional account holder is not an existing Charter Savings Bank customer, they'll need to provide supporting documentation confirming their identity and address. Please refer to the Identity Requirements leaflet for the types of documents that are acceptable and the address to send them to.

If you or the proposed additional account holder have any important or original documents to send to us, we recommend using a Special Delivery option for your own peace of mind.

### Nominated Account

For both account holder's to be able to transact with this savings account, the linked Nominated Account must be in both account holder's names. To change the Nominated Account and allow both account holder's to transact with the savings account please also complete the Nominated Account section of this form.

If your Nominated Account is already in joint names with the person you wish to add to your savings account, you'll also need to complete the Nominated Account section below, confirming both names as they appear on the account. If you do not hold a joint Nominated Account with the new account holder, your existing Nominated Account will remain in place and the new account holder will not be able to transact.

### Your Charter Savings Bank Account

Account Number: . . . . .

Title: . . . . . Forename(s): . . . . . Surname: . . . . .

### Details of additional account holder to be added (maximum of 2 account holders per account)

Title: . . . . . Forename(s): . . . . . Surname: . . . . .

Permanent residential address: . . . . .  
. . . . . Postcode: . . . . .

D.O.B: . . . . . Nationality: . . . . .

Home telephone: . . . . . Work telephone: . . . . .

Mobile telephone: . . . . . Email: . . . . .

Mother's maiden name: . . . . .

Your eligible deposits held by a UK establishment of Charter Savings Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. Any deposits you hold above the limit are unlikely to be covered. For further information visit [www.fscs.org.uk](http://www.fscs.org.uk). It is important that you read and retain a copy of the Information Sheet and Exclusions List provided with this form and available on our website [www.chartersavingsbank.co.uk/Help/Documents](http://www.chartersavingsbank.co.uk/Help/Documents).

I have been provided with a copy of the FSCS Information Sheet and Exclusions List.  Yes  No

Can you confirm that your only country of residence for tax purposes is the United Kingdom?  Yes  No Are you a US citizen?  Yes  No

**If you are a citizen of a country other than the UK and/or have a liability to pay tax in a country other than the UK, you must complete the 'Foreign Account Tax Compliance Act (FATCA) Form', which you can find in the Useful Documents section on our website, or we will not be able to open an account for you. The USA deems any US citizen as resident in the US for tax purposes, regardless of where you reside.**

### Interest Payment and Nominated Account

We will continue to pay interest in accordance with the existing instructions for the Account.

If you wish to change your instructions please call us on **0800 032 9999**.

### Your new Nominated Account

Name of Bank/Building Society:.....Sort Code:.....

Account Number:.....Account Holder Name(s):.....

Address:.....Postcode:.....

We'll seek to verify your new Nominated Account electronically using third party data authentication systems. If we are unable to verify your new Nominated Account this way we will ask you for documents to confirm this.

### Further support with managing your account

**1.** Do you require literature or information about your account in one of these alternative formats?

**1st Account holder** Large Font  Braille  Audio  N/A

**Additional account holder** Large Font  Braille  Audio  N/A

Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.

Please describe how we can help you and which account holder this relates to .....

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**2.** Would you like us to contact you to see what further support we can offer you?

**1st Account holder** Yes  No

**Additional Account holder** Yes  No

Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.

**3.** How would you like us to contact you?

**1st Account holder** Post  Phone

**Additional Account holder** Post  Phone

Alternatively, if you'd like to contact us please call us on **0800 032 9999**.

Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account. You can withdraw this consent at any time.

## Privacy Notice, Declaration & Consent of Account holder

### Privacy Notice

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Details of how we and fraud prevention agencies use customer information and on your data protection rights, can be found in our Privacy Notice Summary at the end of this form. You can find the full Privacy Notice at [www.chartersavingsbank.co.uk/Legal/PrivacyNotice](http://www.chartersavingsbank.co.uk/Legal/PrivacyNotice).

If you have any queries relating to the use and storage of your information please contact us at: [Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL](mailto:Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL).

I confirm I have read the enclosed Privacy Notice Summary and have had the opportunity to read the full Privacy Notice and retain for future reference.

**Additional account holder**  Yes  No

### Verifying your identity

We will seek to verify your identity and address electronically using third party data authentication systems as part of the account opening process. If we are unable to verify your identity and/or address electronically we will ask you for documents to confirm your identity and address. Please see the Identity Requirements leaflet in the Useful Documents section of our website for details of the documents we will accept.

If we are not satisfied with evidence of your address and/or identity within 14 days of receipt of this application, we will return to you without interest (to the same account from which you sent it to us) any money you sent us in respect of this application.

### Marketing

Please tick one or more of the boxes below if you are happy for us to contact you by any of the methods shown about products and services offered by us and those of third parties which we think may be of interest to you:

By telephone  By post  By email  By SMS  About products and services offered by third parties

### How we use your personal information

We collect and use your personal data in accordance with our privacy policy which can be found at [www.chartersavingsbank.co.uk/Legal/PrivacyNotice](http://www.chartersavingsbank.co.uk/Legal/PrivacyNotice) or can be obtained by contacting our Head Office.

### In Summary:

We may collect various types of information about you. This includes information you give us, information we collect automatically when you use our banking services online, and information we receive from third parties such as credit reference agencies and fraud prevention agencies. We use information held about you in order to provide our services to you, to improve and market our services, and to comply with legal and regulatory requirements (for example, anti-money laundering obligations). Under applicable data protection law we may not process information about you unless we have a legal basis to do so. The legal bases on which we rely to process your personal data are: Processing of your data is necessary for the performance of a contract to which you are party to or to take steps at your request prior to entering into a contract; Processing of your data is necessary for compliance with a legal obligation which we are subject to; We have obtained your consent; Processing your data is necessary to protect your vital interests or the vital interests of another person; and Processing of your data is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are outweighed by your interests, fundamental rights and freedoms.

We may share information about you with other members of the OneSavings Bank group of companies. We may also disclose your information to certain third parties such as suppliers, subcontractors, actual or potential business partners, credit reference agencies and fraud prevention agencies and other third parties we are legally required to share it with (e.g. our regulators).

We typically store your information in the UK. In certain instances however your information may be transferred to jurisdictions outside of UK. If this is the case we will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with our privacy policy.

We will retain your information for the period necessary to fulfil the purposes for which the information was collected. After that, we will delete it. The period will vary depending on the purposes for which the information was collected and if the information is subject to any specific legal or regulatory requirements.

You may have some or all of the following rights in respect of information that we hold about you: (i) request us to give you access to it; (ii) request us to rectify it, update it, or erase it; (iii) request us to restrict our using it, in certain circumstances; (iv) object to our using it, in certain circumstances; (v) withdraw your consent to our using it; (vi) data portability, in certain circumstances; (vii) opt out from our using it for direct marketing; and (viii) lodge a complaint with the Information Commissioner's Office. You may contact us using the details on our website or by contacting our Data Protection Officer directly to exercise any of these rights. We use appropriate technical and organisational measures to protect your information and our online banking services are provided using secure servers.

We may update our privacy policy from time to time. Any changes we may make in the future will be posted on our website and we recommend that you revisit [www.chartersavingsbank.co.uk/Legal/PrivacyNotice](http://www.chartersavingsbank.co.uk/Legal/PrivacyNotice) from time to time to stay informed about how we use your information.

### Telephone recordings

We may record and/or monitor telephone calls for the following purposes:

- for security, quality and/or training purposes
- to confirm that we have complied with your instructions
- to resolve or investigate any queries
- to comply with our legal obligations
- to prevent fraud or other criminal activities

### Declaration

You agree:

**Beneficial owner:** you are the beneficial owner of any funds to be deposited in the Savings Account.

**Joint accounts:** where there is more than one account holder, each account holder owns an equal share of the funds in the Savings Account.

**Use of Personal Data to make or receive electronic payments:** we may obtain, access, retain and process your personal data for the purposes of making an Electronic Transfer to you or receiving an Electronic Transfer from you.

**Accurate information:** the information you give in this application is true and accurate and you will notify us promptly of any changes.

By signing this Addition of second account holder form you confirm that you've read and agree to the Declaration, the General Savings Conditions and Key Features & Summary Box document which relate to the Savings Account you are applying to be added to.

You can obtain the General Savings Conditions and Key Features & Summary Box document which relate to this account from the existing Account Holder. Alternatively please contact us if you would like more information about the terms and conditions or interest rate that applies to this account.

Signed (Additional Account Holder): ..... Date: .....

### Authority for Holder to be added to account:

Signed (Account Holder 1): ..... Date: .....

**We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it. If you require any additional support with managing your account, you can contact us either by phone, in writing or by visiting [chartersavingsbank.co.uk/help/additional\\_support](https://chartersavingsbank.co.uk/help/additional_support) for more information.**

Charter Savings Bank is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.