

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 [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.

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: Sex (male/female):

Your eligible deposits are protected up to a total of £85,000 by the Financial Services Compensation Scheme (FSCS). 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.

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 or the Nominated Account we link to your savings account please call us on **0800 032 9999**.

Continued overleaf

Declaration & Consent

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.

Accurate information: the information you have given in this Application is true and accurate and you will notify us promptly of any changes.

Use of your personal information: we may use the information which you provide or which we receive in relation to this Application or the administration of your Savings Account for the processing of this Application, for the ongoing maintenance of your Savings Account and as otherwise agreed in this Declaration and in the General Savings Conditions.

You are happy for us to contact you to update you on our products and services and those of third parties which we think may be of interest to you by any of the methods you have 'ticked' below:

Telephone Post Text Email via Third Parties

We, credit reference and fraud prevention agencies may use the information which you provide or which we receive in relation to this Application as described below:

- we, data providers and credit reference and fraud prevention agencies may check details you supply against particulars on databases to which we or they have access; they may also use the particulars in future to assist other companies for verification purposes.
- if false or inaccurate information is provided and fraud is identified, details will be recorded and passed to fraud prevention agencies. We and other organisations including law enforcement agencies may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance and checking details of job applicants and employees.
- we will hold information about your account for business analysis, to develop and test products and services, fraud prevention and to keep your records accurate and up-to-date. We will treat your personal information as private and confidential even when you are no longer a customer and we will not disclose any of these details unless it is found to be false or inaccurate. The information will be passed to fraud prevention agencies in order to help prevent fraud and money laundering. Law enforcement agencies may also use the information. We and other organisations may access and use the information recorded by fraud prevention agencies outside the UK.
- if you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please write to us at [Charter Savings Bank, PO Box 855, Wallsend, NE28 5BL](#).

Telephone recordings: we may record and monitor telephone conversations between you and us to make sure that we carry out your instructions accurately and for regulatory, security, monitoring, quality and/or training purposes.

Verifying your identity: we may search the records held by credit reference and fraud prevention agencies and/or use third party data authentication systems as part of the account opening process, to verify your identity and address. We, data providers and credit reference agencies may retain records of these searches (including whether or not your Application proceeds) which relate solely to the verification of your identity and/or address which will not affect your credit rating. If we are unable to verify your identity and/or address electronically, you will provide to us whatever documentation we reasonably request to verify your identity and/or address. 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 deposit with us in respect of this Application.

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 Document & 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.