

Savings Application Form

Account number

Branch



I/We enclose £ To open the following account

For full terms and conditions and identification please refer to the appropriate leaflets.

Please complete in ink all sections of the form in BLOCK CAPITALS and TICK WHITE BOXES where provided. Please complete all sections marked with an *. If any of the applicants have an account with us, please give the account number below:

First Customer

Second Customer

FIRST APPLICANT

Title* Surname*

Forenames* (in full)

Date of Birth*

Country of Birth*

Place of Birth*

Gender* Male Female

Status* Single Married Partnership Civil
Living with Partner Widowed Separated/Divorced

National Insurance Number

Are you a permanent UK resident?* Yes No

Are you a Citizen of the UK only?* Yes No

Do you have Dual Nationality?* Yes No

Are you a tax resident of the UK only?* Yes No

Taxpayer Identification Number
(If applicable)

Telephone Number (Home)*

Telephone Number (Work)*

Telephone Number (Mobile)*

Email*

Preferred contact method* Home Work Mobile Email

Permanent Residential Address*

 Postcode*

Residential Status* Property owned outright Property owned with mortgage Living with parents/family Tenant

Date moved to current address* /
(If time at current address is less than 3 months, please provide previous address*)

Postcode*

Employment Status* Employed Self Employed Not Employed Retired Student

Occupation*

Employer*

SECOND APPLICANT

Title* Surname*

Forenames* (in full)

Date of Birth*

Country of Birth*

Place of Birth*

Gender* Male Female

Status* Single Married Partnership Civil
Living with Partner Widowed Separated/Divorced

National Insurance Number

Are you a permanent UK resident?* Yes No

Are you a Citizen of the UK only?* Yes No

Do you have Dual Nationality?* Yes No

Are you a tax resident of the UK only?* Yes No

Taxpayer Identification Number
(If applicable)

Telephone Number (Home)*

Telephone Number (Work)*

Telephone Number (Mobile)*

Email*

Preferred contact method* Home Work Mobile Email

Permanent Residential Address*

 Postcode*

Residential Status* Property owned outright Property owned with mortgage Living with parents/family Tenant

Date moved to current address* /
(If time at current address is less than 3 months, please provide previous address*)

Postcode*

Employment Status* Employed Self Employed Not Employed Retired Student

Occupation*

Employer*

INTEREST OPTIONS

Please refer to the account rules and criteria as the product may not allow this option please ask us if you are unsure.

The interest will be automatically added to your account. However, if you would like to receive your interest into another Saffron Building Society account, please fill in the details below, or if you would like funds to be sent to your nominated bank account, please complete nominated section below.

Transferred to Society Account Number

NOMINATED BANK ACCOUNT

NOMINATED BANK ACCOUNT DETAILS* Please complete the below sections to allow you to make electronic payments to your current account.

Account Name

Account Number

Bank Name

Sort Code - -

FIRST APPLICANT MARKETING PREFERENCES

Saffron Building Society and its group companies (This group consists of Saffron Building Society and its subsidiaries including Crocus Home Loans Ltd) will not share or use any information about you and your account outside of the group for marketing purposes.

Do you want to receive details about the relevant products, services and member offers provided by Saffron Building Society and its selected partners?

Yes No

If **Yes**, you agree to be contacted regarding these types of communications by the following method(s) (please tick all applicable):

Email Letter Telephone SMS

If you later decide that you wish us to stop sending you marketing communications, you can at any time ask us to do so by phone, post, or at one of our branches.

If **No**, the Society and its group of companies accepts that you do not wish to receive marketing communications.

SECOND APPLICANT MARKETING PREFERENCES

Saffron Building Society and its group companies (This group consists of Saffron Building Society and its subsidiaries including Crocus Home Loans Ltd) will not share or use any information about you and your account outside of the group for marketing purposes.

Do you want to receive details about the relevant products, services and member offers provided by Saffron Building Society and its selected partners?

Yes No

If **Yes**, you agree to be contacted regarding these types of communications by the following method(s) (please tick all applicable):

Email Letter Telephone SMS

If you later decide that you wish us to stop sending you marketing communications, you can at any time ask us to do so by phone, post, or at one of our branches.

If **No**, the Society and its group of companies accepts that you do not wish to receive marketing communications.

HOW WE USE YOUR DATA

When you open an account we are required by law to confirm your identity. We will ask you to provide proof of your identity and current residential address.

We will also seek to validate your identity and residence via an online search facility using information held by Credit Reference Agencies including the Electoral Register and any database (public or otherwise) to which the Credit Reference Agencies have access. They may also use your details in the future to assist other companies for verification purposes. A record of this search will be retained.

In order to prevent or detect fraud, 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. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our Customer Privacy Notice.

We will share your data with regulatory bodies, such as HMRC, where we are required to do so by any regulations or legislation with which we are obliged to comply.

Any information about you and your account may be shared within the Society for business analysis and market research purposes. We will update all of your records when you inform us of a change to your personal details, to keep your records up to date.

DECLARATION

I/We (each for his or her own part) hereby declare:

- That the sum shown overleaf is being deposited by me/us as either:

Sole/Joint beneficial owner(s) I/We own the funds or are entitled to the interest
Trustee Please provide a copy of the trust deed
POA/Deputy POA/CPO required
Executor/Administrator Will or Probate may be required

- That this deposit is made in accordance with the terms and conditions of the account and the rules of the Society, a copy of which is available on request.
- That all the details given on this form are correct.
- If I am a citizen of any country other than the UK that I have completed a Self Certification for Individuals form.
- It is important that you read and understand the 'How We Use Your Data' declaration on this form. By signing this application, you agree that we can use your information in this way. If you are under 18 and not sure, please ask your parent or guardian before signing this form.

Before signing this form, you should carefully read our Customer Privacy Notice, which explains the purpose of collecting this data; the retention period; lawful reasons for processing and who this data is shared with.

By signing this application, you will agree that we can use your information in this way.

OPERATION OF THE ACCOUNT

Number of signatures required for withdrawals, where more than one account holder:

Any one signature required

Number of signatures required for withdrawals (eg. 2 signatures)
(Not available if opting for Online Access)

It is important to note that the option allowing 'any one signature' means that any one signatory can withdraw funds, amend or close the account without the consent or knowledge of the other signatory(s) at any time.

Accounts that can be opened and managed online will automatically provide you with online access details. If you are applying for an account that can not be opened/managed online, but would like to view your account online, please tick here.
(Please ensure you have provided your email address)

NEW ACCOUNT QUESTIONNAIRE

REASON FOR OPENING ACCOUNT

Purpose
(what are you saving for?)

Frequency of Deposit Regular Deposits Occasional One-off

Approximate Amount

Frequency of Withdrawal Regular Withdrawal Occasional One-off

Approximate Amount

DEPOSIT ON OPENING ACCOUNT

Type of Funds*

Cash Cheques

Combined Transfer

Origin of Funds*
(e.g. Inheritance)

PLEASE SIGN

This is our standard customer agreement upon which we intend to rely. For your own benefit and protection you should fully read the declarations on this application form and the terms and conditions on the account that you wish to open. You should do this before signing this application form. If you do not understand any of the points please ask us for further information. You are confirming the receipt of the Financial Services Compensation Scheme Information Sheet and Exclusions List.

Date

First Applicant

Signature

Name

Second Applicant

Signature

Name

If there are more than two applicants, tick here
and complete the other parties' details on a separate form.

FOR SOCIETY USE ONLY

Customer Number

Second Customer Number

Signature Checked

Postal account

Input by

Date

Checked by

Date

Mandatory literature provided

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Saffron Building Society are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ² The following trading names are part of your bank /building society / credit union: Saffron Building Society and Saffron Direct
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 Saffron Building Society for enquiries relating to your account:	Saffron Building Society 1A Market Street, Saffron Walden, Essex CB10 1HX
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:	www.fscs.org.uk

¹Scheme 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.

²General 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 a maximum of £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. This method will also be applied if a bank, building society or credit union operates under different trading names. Saffron Building Society also trades under Saffron Direct. This means that all eligible deposits with one or more of these trading names are in total covered up to £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 eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

1. (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
2. (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
3. (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

³Limit 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.

⁴Reimbursement

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 business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

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. (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, bank building society or credit union.
2. (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. (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 fund⁶
 - public authority, other than a small local authority

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

⁶ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

SBS4025b

Saffron Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for Commercial and Investment Buy-to-Let Mortgages and Will Writing. Financial Services Register Number: 100015