

Adding an account holder(s)

PLEASE INDICATE ACCOUNT NUMBER(S) TO BE AMENDED

A change of account holder is not permitted on: Organisation, Trust, Charity, Privilege Saver, Family First Saver, Family First Benefit, Offset savings, or ISA accounts.

This form should not be used to replace a Power of Attorney or to help manage the affairs of another individual.

This form should be completed mainly by the existing account holder(s).

Please complete this form in **BLOCK CAPITALS**.

Existing account holder(s)

I/We agree and confirm:

- to the addition of the account holder(s) as described in this form.
- that I/we continue to be bound by the Saving Accounts Terms and Conditions and the Specific Terms of this account.
- that adding an account holder(s) will make this account a joint account. All named account holder(s) can manage the account and would have the same rights to all the money in the account.

Signatures of all existing account holders

Signature		Date	dd / mm / yyyy
Signature		Date	dd / mm / yyyy

New customer details

We comply with data protection regulation and as a Data Controller, we will only collect, store and process personal information required to open and operate your account and for regulatory and business purposes. For more information, please ask us for a copy of our Privacy Notice or visit www.coventrybuildingsociety.co.uk/privacy.

If you're not already a customer, we'll use the information you give us to create a record and will share it with third parties, in particular credit reference and fraud prevention agencies for identity checking purposes, and to prevent fraud and money laundering. Please note that if fraud is detected, certain services or finance may be refused.

	New customer 1	New customer 2
Existing account number (if applicable)		
Title		
First name(s)		
Surname		
Address (including postcode)		
Country		
N.I. number		
Telephone number (home)		
Telephone number (work)		
Telephone number (mobile)		



New customer 1**New customer 2**

Email address	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Country of nationality	<input type="text"/>	<input type="text"/>
Additional Country of Nationality (if applicable)	<input type="text"/>	<input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>

Tax status details - (this section must be completed)

If you tell us that you're a resident of another country or a US citizen, we have to share this information with HMRC.

New customer 1**New customer 2**

Are you a tax resident in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Are you a tax resident in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you a tax resident in any other country?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Are you a tax resident in any other country?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you are a tax resident in any other country, please provide the information required below, listing where you are a tax resident, and provide a Tax Identification Number (TIN)* for each country. If you have never been issued a TIN please write 'Not Applicable' in the relevant box.

Country of tax residency (1)	<input type="text"/>	<input type="text"/>
Tax identification number (1)	<input type="text"/>	<input type="text"/>
Country of tax residency (2)	<input type="text"/>	<input type="text"/>
Tax identification number (2)	<input type="text"/>	<input type="text"/>

* If you're not sure where to find your TIN, or what it looks like, take a look at: www.coventrybuildingsociety.co.uk/member/savingshelp (in 'Information shared with HMRC') or ask your local tax office.

US citizenship - (this section must be completed whether or not you're a US citizen)

Are you a US citizen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Are you a US citizen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes - please provide your US TIN	<input type="text"/>		<input type="text"/>		
If you are a US Citizen but have never been issued with a TIN, please tick this box					<input type="checkbox"/>

Account details**Signing mandate**

You can choose how many signatories will need to sign when operating or making a withdrawal from the account.

Any signatory to sign	<input type="checkbox"/>	All signatories to sign	<input type="checkbox"/>	An alternative number (please state how many)	<input type="text"/>
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Cash card request - if available

Please indicate below, against each applicant, if a card is required.

New customer 1**New customer 2**

Name	<input type="text"/>		<input type="text"/>	
Cash card	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

New account holder(s) declaration and agreement

We intend to rely on the Specific Terms for this account and the Saving Accounts Terms and Conditions, which together will form our agreement with you. Our current Saving Accounts Terms and Conditions are available online at www.coventrybuildingsociety.co.uk/TsandCs or on request. Before signing your agreement, for your own benefit and protection you should read the Specific Terms for this account, the Saving Accounts Terms and Conditions and the declarations below. If you do not understand any point please ask for further information.

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. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by visiting our website thecoventry.co.uk or in our Privacy Notice www.coventrybuildingsociety.co.uk/privacy.

I/We declare that:

- I am/we are the sole/joint beneficial owner of all of the money invested in the account;
- I am/we are not a bare trustee for a body corporate or for persons who include a body corporate (a bare trustee is someone who holds an account in his or her name but the funds invested are for the absolute benefit of another person);
- if I am/we are a person or persons in the course of whose business it is customary for me/us to make investments on behalf of individuals, the sum in the account is invested by me/us on behalf of _____ and not as (a) trustee(s) or nominee(s) for any other person;
- if I am/we are (an) account holder(s) on behalf of a minor I/we acknowledge the receipt of the Account Opening Guide for Children and I/we agree that no money can be withdrawn until the minor reaches the age of seven and is capable of effecting his/her own signature.

I/We agree:

- that the information contained in this application is true;
- to be bound by the Saving Accounts Terms and Conditions and the Specific Terms for this account;
- to be bound by the Rules of the Society and by the Charitable Assignment Scheme a copy of which has been provided to me, as if the reference to my/our application to open an account were a reference to this, my/our application to become (an) account holder(s) on an existing account;

I/We understand:

- that you may use my personal information for the purposes described in the Privacy Notice (a copy of which is available on request or at www.coventrybuildingsociety.co.uk/privacy);
- that the Society's latest Summary Financial Statement and Auditors' Report will be made available at www.coventrybuildingsociety.co.uk/results

I/We confirm that I/we have received the Financial Services Compensation Scheme information sheet.

Signatures of all new account holders

Signature	<input type="text"/>	Date	<input type="text" value="dd / mm / yyyy"/>
Signature	<input type="text"/>	Date	<input type="text" value="dd / mm / yyyy"/>

Being open with you really matters to us. We think it's important to let you know when we develop new mortgage or savings products and services that might benefit you, or when we have news we think you should be aware of. But don't worry, we won't bombard you with information. We'll only contact you by email or post (no intrusive phone calls!), and you won't hear from us more than twice a month. We'll never pass your details to third parties to try to sell you anything. If you are under 18, we will not use your information for this purpose.

We'd love you to tick yes if you are happy to hear from us. And if you ever change your mind, just call, email or pop in and see us.

For more, visit at www.coventrybuildingsociety.co.uk/privacy

NEW CUSTOMERS ONLY

New customer 1 Yes No New customer 2 Yes No

Office use only		
Customer number	<input type="text"/>	<input type="text"/>
Existing account number/ ID taken	<input type="text"/>	<input type="text"/>
ID collected	<input type="text"/>	Signatures checked <input type="text"/>
Branch number	<input type="text"/>	Cashier number <input type="text"/>
Date	<input type="text"/>	



Protected

Financial Services Compensation Scheme

Basic information about the protection of your eligible deposits	
Eligible deposits in Coventry Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") (see note 1)
Limit of protection:	£85,000 per depositor per bank/building society/credit union (see note 2)
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 (see note 2)
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately (see note 3)
Reimbursement period in case of bank, building society or credit union's failure:	20 working days (see note 4)
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Coventry Building Society for enquiries relating to your account:	Coventry Building Society Oakfield House PO Box 600 Binley Coventry CV3 9YR Telephone: 0800 121 8899
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

Additional information (all or some of the below)

1. Scheme 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.

2. General 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.

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:

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

More information can be obtained at www.fscs.org.uk

3. Limit 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.

4. Reimbursement

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 at 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

A deposit is excluded from protection if:

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. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
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 fund*
- ♦ public authority, other than a small local authority

4. It is a deposit of a credit union to which the credit union itself is entitled.
5. It is a deposit which can only be proven by a financial instrument** unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
6. It is a deposit of a collective investment scheme which qualifies as a small company***.
7. It is a deposit of an overseas financial services institution which qualifies as a small company****.
8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company***** – refer to the FSCS for further information on this category.
9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

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

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

** As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

*** Under the Companies Act 1985 or Companies Act 2006

**** See footnote 3

***** See footnote 3