

**Your information:** It is essential you read carefully the 'Using your Personal Information' notice provided. This explains how we will use your information.

The Data Controller is The Co-operative Bank p.l.c.

**Credit reference and fraud prevention agencies:** We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. We may share information with credit reference agencies about this application and how you manage your account including your account balance, credit limit and payment history. This information will be made available to other organisations (including fraud prevention agencies and other financial institutions) so that they can take decisions about you and your financial associates. Information may also be used for debt tracing and the prevention of money laundering as well as the management of your account(s). In addition, we may ask you to provide physical forms of identification and/or we may telephone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity, we may make searches of The Co-operative Bank records and at fraud prevention agencies that will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to Fraud Operations, The Co-operative Bank, 4th Floor Delf House, Southway, Skelmersdale WN8 6NY.

By stating a financial link with another party, you are also declaring that you are entitled to:

- Disclose information about your joint applicant and/or anyone else referred to by you.
- Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account. For the purposes of this application you may be treated as financially linked, and your application will be assessed with reference to any linked records.

## Authority to add third party

I/We Full Name(s) \_\_\_\_\_

Date of birth \_\_\_\_\_ Nationality/ies \_\_\_\_\_

Full address including postcode \_\_\_\_\_

Years at this address \_\_\_\_\_

If at this address less than three years, please provide previous address \_\_\_\_\_

Home telephone number \_\_\_\_\_ Mobile telephone number \_\_\_\_\_ Work telephone number \_\_\_\_\_

Email address \_\_\_\_\_

Occupation and employee information \_\_\_\_\_

Gross Annual Income \_\_\_\_\_

## Request and authorise you to add the name(s) of:

to my/our account(s). Sort code \_\_\_\_\_ Account number \_\_\_\_\_

### Third party details

Title \_\_\_\_\_ First name \_\_\_\_\_ Middle name \_\_\_\_\_ Surname \_\_\_\_\_

Any other name(s) you have been known as in the last six years (please include previous title(s) if this has changed)

Date of birth \_\_\_\_\_ Nationality/ies \_\_\_\_\_

Full address including postcode \_\_\_\_\_

Years at this address \_\_\_\_\_

If at this address less than three years, please provide previous address \_\_\_\_\_

Home telephone number \_\_\_\_\_ Mobile telephone number \_\_\_\_\_ Work telephone number \_\_\_\_\_

Email address \_\_\_\_\_

Occupation and employee information \_\_\_\_\_

Length of time with employer \_\_\_\_\_

(If applicable) The Co-operative Bank account Sort code \_\_\_\_\_ Account number \_\_\_\_\_

**UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship status. Therefore, please complete the relevant questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities.**

**If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.**

### Third party tax status

Are you a US Citizen? Yes  No  If yes, please provide a Tax Identification number \_\_\_\_\_

Are you resident for tax purposes outside the UK? Yes  No

If yes, please provide details of your tax residencies below:

	Countries where Tax Resident	Tax Identification, National Insurance or Social Security number
1		
2		
3		

## Third party mandate

Until we or either of us give you written notice to the contrary, we request and authorise you from the date of this mandate:

1. To honour all instructions given by either of us in accordance with the terms and conditions from time to time of this account.
2. To negotiate with you for and take advances whether by way of loan, overdraft, discount or otherwise without security.
3. To pay all interest arising on the above account to the person whose name and signature appears below as the beneficiary of this third party mandate.
4. I/We request you to act on the above instructions and in particular to pay and honour all such cheques, orders, bills, notes or request notwithstanding that any such payment may cause my/our account(s) to be overdrawn or may increase any existing overdraft.
5. I/We agree that all acts, matters and things done after the death of me/any one of us shall be binding upon the executors or administrators of my estate and all other persons claiming through or under me/any one of us unless written notice of such death shall have been received by you.
6. I/We agree that the Bank may contact me/us by telephone to register customer security codes. I/We further agree that I/we will provide a secret password ('the password') for use by the authorised party in respect of my/our account(s) and that I/we will be responsible for advising the authorised party of the password. I/We undertake not to divulge my/our customer security codes to the authorised party. I/We accept that failure to register a password will mean the authorised party will be unable to access any account information by telephone or other means and will only be given access to any account information upon receipt by the Bank of request in writing. I/We further accept and agree to all/any actions undertaken with use of the password.
7. I/We declare that the information I/we have given today is true to the best of my/our knowledge.
8. I understand that notwithstanding the above, this is not a joint account and that I am liable for any lending whether authorised or unauthorised by me/us or the third party detailed above.

## Declaration by each applicant to The Co-operative Bank p.l.c.

I/We have read the terms and conditions of the account(s) together with points 1–8 above and in particular I/we consent to any condition in relation to the processing and use of my/our personal information and I/we authorise you:

- to process the information I/we have provided you with
- to honour my/our signature(s) as shown below for all purposes.

**Your consent:** It is important that you read and understand the section entitled 'Your information' (including the parts about credit reference and fraud prevention agencies) at the beginning of this application form and in the 'Using your Personal Information' notice provided. By signing this application you agree that we can use your information in this way.

Signature of customer X	Signature of third party X
Date of signature X	Date of signature X

**Please call 03457 212 212\* (8am - 8pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

**Please complete and return to The Co-operative Bank, P.O. Box 50, Freepost NWW2331A, Delf House, Skelmersdale WN8 6GF. In accordance with data protection requirements you have the right of access to your information held by the Bank.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

\*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Information correct as at 05/2018.