

## Consent to open a joint account

**Your information:** It is essential you carefully read the notice headed 'Using your personal information' provided with the terms and conditions of your account(s). 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. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us and other companies or organisations, if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This 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.

### Joint account mandate

By completing this form you are entering into a joint account. By doing so, you will both be responsible together and individually for all debts on the joint account.

This means that in the case of an overdraft, each account holder is responsible for the repayment of the balance and not just half of it. Also, in most cases one party can withdraw the entire balance of the account alone. Should one of you die, the account will transfer to the surviving party/parties. In the event of a relationship dispute, or if you require any further information, please refer to your account terms and conditions or contact us on **03457 212 212**. You can also go into any branch or visit [co-operativebank.co.uk](http://co-operativebank.co.uk)

### Declaration by each applicant to The Co-operative Bank

We declare that the information we have given on this form is true to the best of our knowledge and belief and that we have read the account and Visa debit card terms and conditions where applicable. We accept them, authorise and request you:

- a) to open an account in our joint names and where applicable, provide a Co-operative Bank Visa debit card, subject to the conditions of use
- b) to honour our signatures, as shown below, for all purposes
- c) to accept the instructions of either of us.

We have read the declarations above. We agree, in accordance with Section 185(2) of the Consumer Credit Act 1974, that you do not need to provide more than one Statement of Account to us as joint account holders.

We agree, in relation to any application for an overdraft on our joint account and to the extent permitted by law, that where you are required to give information to any of us orally, you may give this information to any one of us.

**Your consent:** It is important that you read the section entitled 'Your information' (including the details about credit reference and fraud prevention agencies) at the beginning of this form and the notice headed 'Using your personal information', and also 'Your marketing preferences and consent declaration' below the signature box. **By signing this form you agree that we can use your information in this way.**

Please complete in **BLOCK CAPITALS** and in **black ink**.

Application tracking number / enrolment number:	
First applicant's postcode:	Second applicant's postcode:
Name of first applicant:	Name of second applicant:
Signature:	Signature:
Date of signature:	Date of signature:

### Your marketing preferences and consent declaration

At The Co-operative Bank p.l.c. (trading names - smile, Platform and Britannia) we would like to keep you up to date with details of our retail banking products and services such as: current accounts, savings, mortgages and unsecured lending products. If you consent to us contacting you for this purpose, please tick the relevant box(es):

You have the right to withdraw, object to, or change your marketing preferences at any time. You can do this online (for Online Banking customers) or by calling us or visiting one of our branches.

by post ☐ by telephone ☐ by email ☐ by text message ☐

The Co-operative Bank p.l.c. would also like to keep you up to date with relevant products and services available to you by our carefully selected **third parties**. (Go to [co-operativebank.co.uk/global/thirdparties](http://co-operativebank.co.uk/global/thirdparties) for a list of third parties.) Please tick if you consent to this:

#### Applicant 1 please tick:

I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List:

Please complete and return to The Co-operative Bank, PO Box 4931, Swindon, SN4 4PL.

To prevent or detect fraud or to assist in verifying your identity, we may make searches of Co-operative Bank records and at fraud prevention agencies who 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 you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies or organisations may use this information if financial or motor, household, credit, life or any other insurance facility decisions are made about you or others at your address(es). It may also be used for tracing and claims assessments and verifying identity.

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.

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#### Applicant 2 please tick:

I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List:

For bank and office use only	
Sort code <input type="text"/>	Account number <input type="text"/>
A copy of this form should be taken and stored for each current or savings account opened as part of this application.	

**Please call 03457 212 212\* if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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 (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

\*Lines open 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Calls may be monitored or recorded for security and training purposes.

Information correct as at 09/2024.