

# Current Account Application Form for Non-UK EU residents

Paper based application to be used only  
for Non-UK EU Residents

Help for what matters

 Ulster Bank

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 <b>90725980v5</b>	client	THE ROYAL BANK OF SCOTLAND	publication	Publication	Operator
	account	UBG-NI Retail	size	297mm H x 210mm W	QC
	project	UBNI Application Form	ins date	01 Jan 1998	Acc. Handler
	job title	UBNI Application Form	language	Eng	
	order no	43316	country	UK	

When completing your application it is important that this form is fully completed. All documentation provided should be correct and properly certified, signed and dated, to ensure that we can provide an efficient service for you. Once you have completed your application form please send all your information to

Account Opening  
Retail & Corporate Operations, Danesfort  
Stranmillis Road  
Belfast  
BT9 5UB

When opening an account with us, we want to make sure that you receive outstanding customer service. Therefore, as part of our aim to protect existing and potential customers from the risks of fraud and to ensure that we comply with our Regulatory obligations, there is a requirement to verify applicants for ALL new accounts that are opened.

#### What happens when we receive your application?

We will consider your application and inform you of the outcome by letter.

#### Documents required

Please ensure all documentation requested is certified, copied and provided in accordance with the guidance notes below:

You can use one of the following documents to **prove your identity**:

- UK/EU/EEA Passport – a valid visa is required in addition for all other passports or
- UK/EU/EEA photo card Drivers Licence or
- EU/EEA National Identity Card (if applicable)

And

You can use one of the following documents to **prove your address**:

- A gas/electricity/home telephone/water bill (which must be less than six months old and cannot be printed from the internet) or
- A mortgage statement which is less than 12 months old and cannot be printed from the internet
- A bank statement from another banking institution (which must be less than six months old and cannot be printed from the internet)
- UK/EU/EEA photo card Drivers Licence (providing this hasn't been used to **prove your identity**)

Mobile phone bills and internet access bills will not be accepted.

Confirmation of address must relate to your residential address and contain your full name or initials and surname. If your confirmation document shows a PO Box address, please ensure it also evidences the residential service address being provided.

Please ensure that the address noted on the documentation provided to prove your address matches the residential address on your application form.

The below options can be used to certify your documentation which should be personally presented to:

- An UK / EU / EEA Bank. or
- A lawyer or notary; or
- An Embassy, Consulate or High Commission;

\*ALL photocopies must be certified on each page using the following wording: "Certified as a true copy of the original seen by me" and be signed and dated by the individual certifying your document. The certifier should record their full name, their position and the name of their firm and provide their contact details on the photocopies. For copies of photo ID, please also ensure that they are certified with the additional wording: "true likeness".

Please ensure that any documentation and certifications that are not provided in the Roman/Latin alphabet have been translated on behalf of the applicant by an official translation service prior to submission.

Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and delete as appropriate. Please do not write on or mark this form outside the boxes and lines provided.

### How we will use your information

Before continuing with this application, please read the information on page 7 of this application form which explains how we and others will use your personal and financial information during this application process.

For full details about how we use the personal and financial information of our customers, please see our Terms.

### Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank Limited, a member of The Royal Bank of Scotland Group ('RBS').

I/We would like to open a: Sole account  Joint account

### MAIN APPLICANT DETAILS

Title\* Mr  Mrs  Miss  Ms  Other  (please state)

First name\*

Middle name(s)\*

Surname\*

Are you known by any other name? Yes  No

Please state any other Name you are known by (e.g alias name). (Mandatory if answered 'Yes')

Other known

Date of birth\*

Gender\* Male  Female

Relationship Status\* Single  Divorced/dissolved  Widowed/surviving civil partnership  Married/living with partner/in civil partnership

Number of dependants\*

House Number/Name\*

Flat Number\*

Street\*

Town/City\*

County\*

Country where you live\*

Postcode\*

When did you start living at this address?\*

**Temporary Address**

If you do not have a permanent address please provide details of your current temporary address.

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Country of Nationality\*

Are you a National/Citizen of any other country?\* Yes  No

If 'Yes' please state Country

Country

Country

Country

Do you hold more than 5 Citizens/Nationalities?\* Yes  No

National Insurance Number

**Tax details**

In which country are you tax resident?\*

What is your tax number/social security number?\*

Are you tax resident in other countries?\* Yes  No

If "Yes" list here and provide your tax identification number (TIN)/social security number.\* If your country of tax residency does not issue a TIN please initial to indicate\*

Country	Tax Number/TIN	TIN not Issued
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



**Current UK banking details** – main applicant

If you hold a current account with a bank within the UK, please provide details of your account.

Bank

Account number  Sort code

**Financial status** – main applicant

Have you ever been insolvent, bankrupt, sequestrated or been involved in any court proceedings for debt or made arrangements with your creditors? Yes  No

If 'Yes', please provide full details on an attached sheet.

**New Ulster Bank account** – main applicant

This section allows you to request certain features for your new account should your application be accepted. You can make changes at a later date if you need to do so.

**Telephone and Internet Banking** – please provide me with information on

Telephone and Internet Banking  **OR** Telephone Banking only

**If this is a sole account please progress to page 8 of the application form.**

**JOINT APPLICANT DETAILS**

Title\* Mr  Mrs  Miss  Ms  Other  (please specify)

First name\*

Middle name(s)\*

Surname\*

Do you have the same address as the main applicant? Yes  No

If you have answered no to the above question please complete:

**Permanent Residential Address**

Address line 1

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode

Date of entry to this address (e.g. 01JUN2005)

Date of birth\*

If you have lived at your current address for less than 3 years, please provide your previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR overseas country

Postcode

Is this property a flat? Yes  No

Date of entry to this address (e.g. 01JUN2005)

**Temporary Address**

If you do not have a permanent address please provide details of your current temporary address.

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

**Nationality & Tax Details**

Country of Birth\*

Town of Birth\*

Residential status\* Home owner  Renting  Living with parents  Other

Country of Nationality\*

Are you a National/Citizen of any other country\* Yes  No

If 'Yes' please state Country

Country

Country

Country

Do you hold more than 5 Citizenships/Nationalities?\* Yes  No

National Insurance Number





**Employment details – joint applicant**

Occupation

Employed  Unemployed  Retired

Self-employed  Homemaker  Student

Date this employment commenced (date established if self-employed) (e.g. 01JUN2005)

Net monthly income(i.e. after tax) £

If you plan to study in the UK and have applied through UCAS please complete the details below to open an International Student account:

UCAS Student Code

Please provide your UCAS Status Code. We require this to verify your student status. Your code is unique to you and was sent to you in an email from UCAS. It comprises of 16 digits in a 4x4 format. If you do not provide this code and you are a student we will need to contact you for further documents before we can open your account.

Expected year of graduation

Relationship Status Single  Divorced/Dissolved/Separated   
Widowed/surviving civil partner  Living with partner/Married/In a civil partnership

Date of birth(e.g. 29JAN1970)

Number of dependants

**Financial status – main applicant**

Have you ever been insolvent, bankrupt, sequestrated or been involved in any court proceedings for debt or made arrangements with your creditors? Yes  No

If 'Yes', please provide full details on an attached sheet.

**New Ulster Bank account – main applicant**

This section allows you to request certain features for your new account should your application be accepted. You can make changes at a later date if you need to do so.

**Telephone and Internet Banking – please provide me with information on**

Telephone and Internet Banking  OR Telephone Banking only

**How we will use and share your information**

**(a) Credit reference and fraud prevention agencies**

We may request information about you from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

When assessing this application, we may consider any financial connections you have with third parties (for example from any joint accounts or joint mortgage you hold/have held). If this is a joint application then a new financial connection may be created. Any financial connection will remain on your record until you request the third party's information to be removed from your record by filing a "notice of disassociation" with the credit reference agencies.

ULS96421NI (01/09/2016)

Page 7 of 13

Further information about credit reference agencies, and financial connections and how they may be ended, can be obtained from the credit reference agencies: Experian ([www.experian.co.uk](http://www.experian.co.uk)), Equifax ([www.equifax.co.uk](http://www.equifax.co.uk)) and Callcredit ([www.callcredit.co.uk](http://www.callcredit.co.uk)).

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

**(b) With other RBS companies**

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and assess your suitability for our products. If your application is declined we will keep your information for as long as it is required by us or other RBS companies in order to comply with legal and regulatory requirements. We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

**(c) With other Third Parties**

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs ("HMRC"). HMRC may exchange this information with other countries' tax authorities.

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**Giving your consent**

By continuing with this application, you agree that we may use your information in the ways described above and are happy to proceed.

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**Tax details**

Ulster Bank Limited may be required to disclose certain information, including the name, address, tax number, account number(s) and the balance or value of the account(s) of US and British Dependent Territory customers to HM Revenue and Customs ('HMRC'). HMRC may exchange this information with the applicable local tax office in those countries. We may be required to provide similar information to HMRC regarding customers from other countries in the future.

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**Marketing information**

If your application is successful and you agree, Ulster Bank Limited would like to keep you informed about products, services and offers that we believe may be of interest to you. Please let us know how you would like to be informed:

- Letter
- Phone
- Email
- Text

Ulster Bank will not share your information with third parties for marketing purposes.

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**Communications about your account**

Notwithstanding your marketing choices above, if your application is successful and you open an account, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

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**Declaration and signature(s)**

The following declaration applies if I/we have applied for a current account

1. I/We declare that the details provided are correct and agree to notify you of any changes.
2. I/We have received the information sheet relating to the protection of my deposits held with Ulster Bank which are covered by the Financial Services Compensation Scheme.

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**Your right to cancel your current account**

If your application is successful, you will have a period of 14 days within which to cancel your current account after we accept your application. The cancellation period begins on the later of the following two dates:

- (a) the date your account is opened; or
- (b) the first date on which you have received a copy of each of the following:

ULS96421NI (01/09/2016)  
Page 8 of 13

- **Personal Banking Terms and Conditions**
- **A guide to our personal accounts**
- **A guide to our personal accounts fees and interest**
- any other documents containing contractual terms relating to your account.

**For accounts in joint names only**

**1. Statement of Account**

We ask and authorise you not to keep to the requirement of the Consumer Credit Act 1974 to provide separate periodical statements of account. (Cross out this clause if you want to receive separate statements).

Once we have received your fully completed application form and considered your application, we will contact you to advise you whether we can offer you a current account and, if so, the current account we are able to offer you. When you have confirmed you are happy to proceed with the account offered we will complete the account opening process and send you your new account details and debit card.

**Your right to cancel**

You have a period of 14 days within which to cancel your Foundation account. The cancellation period begins on the later of the following two dates;

- a) the date your account is opened; or
- b) the first date on which you have received a copy of the following **'Personal banking – terms and conditions'**, **'A guide to our personal accounts'**, **'A guide to personal accounts fees and interest'** and any other documents containing contractual terms relating to your account.

**Customer signature(s)**

Sole applicant

Joint applicant

Name \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

**Please ensure that your signature is inside the box, as it will be stored electronically and may be used for verification purposes.**

**Customer Checklist**

Have you completed and enclosed the following where stipulated?

- Confirmation of identity
- Confirmation of address
- Certification requirements
- Signed and completed application form

**Branch to complete**

Foundation account number  Sort code

Is this a resubmitted customer specimen signature? Yes  No

Sole customer CIN  Joint customer CIN

Is the 'R' or 'V' marker present? Yes  No  If 'No', undertake KYC process

For joint applications, if both are required to sign, Joint Account Mandate attached

Industrial code  Institutional code  Overseas resident  NOR

Lead SRN  Seller SRN  Portfolio code

Ulster Bank Limited Registered Number: R733 Northern Ireland. Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register (Registration Number 122315). Calls may be recorded.



# Financial Services Compensation Scheme Information Sheet

## Basic information about the protection of your eligible deposits.

**Eligible deposits in RBS are protected by:** The Financial Services Compensation Scheme ("FSCS").<sup>1</sup>

**Limit of protection:** £75,000 per depositor per bank/building society/credit union.<sup>2</sup> The following trading names are part of your bank/building society/credit union: Drummonds, Child & Co, Holts, One Account, Mint and Direct Line.

**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 £75,000.

**<sup>2</sup>If you have a joint account with other person(s):** The limit of £75,000 applies to each depositor separately.<sup>3</sup>

**Reimbursement period in case of bank, 20 working days. <sup>4</sup> building society or credit union's failure:**

**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 Ulster Bank Ltd for enquiries** Please contact your local branch, visit our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk), or **relating to your account:** write to Ulster Bank Ltd, 11-16 Donegall Square East, Belfast BT1 5UB.

## 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](mailto:ICT@fscs.org.uk)

**More information:** <http://www.fscs.org.uk> Additional information<sup>1</sup> **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 £75,000 by the Deposit Guarantee Scheme.

## <sup>2</sup>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 at maximum £75,000 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 £75,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. The Royal Bank of Scotland also trades under Drummonds, Child & Co, Holts, One Account, Mint and Direct Line. This means that all eligible deposits with one or more of these trading names are in total covered up to £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 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 under <http://www.fscs.org.uk>

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### **3 Limit of protection for joint accounts**

In case of joint accounts, the limit of £75,000 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 £75,000.

### **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 £75,000) 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. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

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.

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# Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

<sup>1</sup>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, building society or credit union.<sup>2</sup> The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

<sup>3</sup>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<sup>1</sup>
- public authority, other than a small local authority

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- deposits of a collective investment scheme which qualifies as a small company<sup>3</sup>
- deposits of an overseas financial services institution which qualifies as a small company<sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category

<sup>1</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

<sup>2</sup>Listed in Section C of Annex 1 of Directive 2014/65/EU.

<sup>3</sup>Under the Companies Act 1985 or Companies Act 2006.


<sup>4</sup>See footnote 3.

<sup>5</sup>See footnote 3.

**For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)**

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