

Ethical Notice Account

Charity, Trust and Unincorporated Associations (clubs / societies)

Account Opening Form



Please complete in block capitals and return this form to:
Charity Bank, Fosse House, 182 High Street, Tonbridge, Kent TN9 1BE

We understand that challenging situations, whether temporary or permanent, can make it more difficult to apply for and maintain your account with us. Please refer to our **Customer Support** guidance on our website at www.charitybank.org/support or contact us by phone: 01732 441944 or email enquiries@charitybank.org should any individual in your organisation need any support before completing your application. In this form you will be given the opportunity to tell us about any requirements that you or any individual in your organisation, may have, including any circumstances that may affect your decision-making or engagement with us, so we can record them against your account(s) to ensure we provide the right support.

FOR OFFICE USE
Account number

1. Deposit Details

We would like to open an Ethical Notice Account with £ (minimum of £1,000)

40 days' notice 100 days' notice

We have enclosed a cheque made payable to **Charity Bank - 'Your Organisation Name'**, drawn on our bank account (Nominated Account) for the amount shown above. (please tick)

We have enclosed a copy bank statement* (Section 5 - Nominated Account) which will allow our funds to be transferred electronically once the account is opened. (please tick)

*to be dated within previous six months

2. Existing Account Details

Do you hold an existing Charity Bank account? Yes No

Account Number (if yes)

3. Your Charity, Trust or Unincorporated Association's Details

Full name of charity, trust or unincorporated association	<input type="text"/>
Registered number of charity	<input type="text"/>
Registered address	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Correspondent's name	<input type="text"/>
Contact phone	<input type="text"/>
Contact email	<input type="text"/>
Address for correspondence	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>

3. Your Charity, Trust or Unincorporated Association's Details (Cont.)

Type of trust

Nature of activities and purpose of charity, trust or unincorporated association

Annual turnover

£

(for year ended)

Balance sheet total

£

(for year ended)

Number of employees

(for year ended)

What countries do you operate and raise funds in? Please list any outside the UK.

If you need more space, please provide a full list in a separate sheet to accompany this form.

4. Personal Details of all the following relevant to your organisation - Trustees, Directors, Chairman and Secretary (all individuals named must be permanent UK residents. Should this cease to be the case please notify us immediately)

If you need to provide details of more than four people, please use a separate sheet setting out details for each.

Your information will be used to satisfy our 'know your customer' requirements. Account operatives will be specified under section 8.

Position (held with the organisation)

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Country of residence for Tax purposes

Are you a permanent UK resident?

Yes No

Home Address

Postcode

Time at home address

Years Months NB. if less than 3 years please supply further address history using section 11 of this form

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

4. Personal Details of all the following relevant to your organisation – Trustees, Directors, Chairman and Secretary (Cont.)

Position (held with the organisation)

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Country of residence for Tax purposes

Are you a permanent UK resident?

Yes No

Home Address

Postcode

Time at home address

Years Months NB. if less than 3 years please supply further address history using section 11 of this form

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

Position (held with the organisation)

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Country of residence for Tax purposes

Are you a permanent UK resident?

Yes No

Home Address

Postcode

Time at home address

Years Months NB. if less than 3 years please supply further address history using section 11 of this form

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

4. Personal Details of all the following relevant to your organisation – Trustees, Directors, Chairman and Secretary (Cont.)

Position (held with the organisation)

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Country of residence for Tax purposes

Are you a permanent UK resident?

Yes No

Home Address

Postcode

Time at home address

Years Months NB. if less than 3 years please supply further address history using section 11 of this form

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

5. Nominated Bank Details

To open an account with Charity Bank the organisation must hold a current account with a UK registered Bank or Building Society. Please provide details below.

Bank / Building Society

Sort code:

Account Number:

These bank details are known as your Nominated Account. Please note that for withdrawals and account closures, funds will only be returned to the account detailed above.

6. Personal Details of all Beneficial Owners of a Trust

(all names must be permanent UK resident. Should this cease to be the case, please notify us immediately)

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full name

Date of birth (dd/mm/yyyy)

Country of birth

Country of residence for Tax purposes

Are you a permanent UK resident?

Yes No

Home Address

Time at home address

Years Months NB. if less than 3 years please supply further address history using section 11 of this form

6. Personal Details of all Beneficial Owners of a Trust (Cont.)

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full name

Date of birth (dd/mm/yyyy)

 / /

Country of birth

Country of residence for Tax purposes

Are you a permanent UK resident?

Yes No

Home Address

Time at home address

Years Months NB. if less than 3 years please supply further address history using section 11 of this form

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

7. Audit Authority

Do you wish Charity Bank to divulge information requested by your business accountant / auditor or solicitor? If YES please complete the details below. If NO please leave blank.

Auditor

Auditor's Name

Address

Postcode

Accountant

Accountant's Name

Address

Postcode

8. Bank Mandate

Please complete this section with the personal details of all authorised signatories. A Bank Mandate must be completed for all new accounts even if you hold existing accounts.

Please retain a copy of the Bank Mandate for your future reference. It is important to keep your signatories up to date to ensure your banking facilities are not compromised at any time.

If any signatories have lived at their current address for less than three years you must provide their previous three year address information at the end of this form (Section 11). Not providing this will prevent us from continuing with the application until further steps to identify the individuals can be made.

Signing rules for your account (please tick an appropriate box)

Any two signatures

All signatories must sign

Any other combination of signatures

Names

One specific person

Name

Signatory 1 (all correspondence will be addressed to signatory 1)

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

 / /

Date of Birth (dd/mm/yyyy)

 / /

Country of Birth

Are you a permanent UK resident?

 Yes No

Home Address (NB. if less than 3 years please supply further address history using section 11)

Postcode

Home Telephone No.

Signature

Would you like assistance with any of the following?

 Large Font Braille Audio

Do you require any further support? Please provide details.

8. Bank Mandate (Cont.)

Signatory 2

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Are you a permanent UK resident?

Yes No

Home Address (NB. if less than 3 years please supply further address history using section 11)

Postcode

Home Telephone No.

Signature

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

Signatory 3

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Are you a permanent UK resident?

Yes No

Home Address (NB. if less than 3 years please supply further address history using section 11)

Postcode

Home Telephone No.

Signature

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

8. Bank Mandate (Cont.)

Signatory 4

Title (Eg. Mr/Miss/Ms/Mrs/Other)

Full Name

Previous Name (if changed)

Date of change (dd/mm/yyyy)

Date of Birth (dd/mm/yyyy)

Country of Birth

Are you a permanent UK resident?

Yes No

Home Address (NB. if less than 3 years please supply further address history using section 11)

Postcode

Home Telephone No.

Signature

Would you like assistance with any of the following?

Large Font Braille Audio

Do you require any further support? Please provide details.

9. Use of information

During the application process, we will share the personal data provided in this form typically, in relation to each named contact, your personal and contact details along with your date of birth and job title, with selected Credit Reference Agencies for the purposes of verifying the identity of individuals referred to in the application form. The details of the agencies we use and their privacy policies can be found within our Privacy Notice on our website. A record of this initial "soft search" will be kept on our file and will leave a non-detrimental footprint on the credit file of the relevant individuals, which will not be viewable by any other organisation. We do not base our decisions solely on this information, and so we may ask individuals to provide additional information if the electronic search is not successful. We may involve other trusted third parties in the processing of your personal data and where we do so we make this clear in our Privacy Notice.

Once your organisation becomes a Charity Bank saver, we will stay in touch with you:

- by post, phone and email, as necessary to run and monitor your account (**service notifications**); and
- by the channel(s) you have selected below to:
 - invite you to our annual Impact Awards ceremony - an opportunity to meet people from some of the wonderful organisations to which we are providing loan finance, supported by our savers; and
 - send you our e-newsletter from time to time, with inspiring case studies, thought provoking blogs and our latest news, events and offers, so that you can see how savings accounts are being used to support charities and social enterprises across the UK and become part of the wider Charity Bank community. All emails include an unsubscribe link and you may object to receiving this communication at any time. Please note that this can only be sent to you by email and so if you do not select email, you will not receive the e-newsletter.

Select channel(s):

post email phone

All correspondence will be automatically addressed only to Signatory 1 unless an alternative contact has been nominated to enquiries@charitybank.org.

Optional information: If any of the individuals named on this application form would like to receive information from Charity Bank about personal savings products, then please ask them to contact enquiries@charitybank.org and we will update their records accordingly.

Changing the way we process your data: If any of the individuals named on this form would like to change the way we process their data at any time, please ask them to contact enquiries@charitybank.org.

Where did you hear about Charity Bank?

10. Declaration and Authorisation

Please provide a copy of any of the following documents that are relevant to your charity or trust (please tick). The copies must be certified as a true copy by an Anti-Money Laundering trained individual (i.e. banker/solicitor/accountant)

Rules Constitution Trust Deed

By signing this form you are agreeing to the Charity Bank Terms for savings accounts held by organisations, Summary Box and the Additional Terms for an Ethical Easy-Access Account and agree to be bound by them.

I/we declare that the information provided on this form is true and accurate (please tick)

I/we agree to notify Charity Bank in writing of any changes to the signatory/signatories to the account and understand that any new signatory/signatories will need to be identified before acceptance by the Bank (please tick)

I/we understand interest is paid gross (please tick)

Financial Services Compensation Scheme (FSCS)

It's important that you read the FSCS information sheet. It provides information about the protection of your savings.

Please acknowledge receipt of the Deposit Guarantee Scheme: Information Sheet (please tick)

The declaration and authorisation should be signed as follows:

Unincorporated Associations (clubs and societies) - the Chairman and the Secretary

Trusts - at least two trustees

Charities - in accordance with the governing document or resolution of the governing body

Signature

Date / /

Signature

Date / /

Signature

Date / /

Signature

Date / /

11. Previous addresses

This section is for authorised signatories and/or account holders that have lived at their current address for less than three years. Please supply further address details to complete the application process. Enter the full name and then the first line of address (include the house name/number and road name). You must include the postcode.

Full Name

Address

Postcode

Full Name

Address

Postcode

Full Name

Address

Postcode

Deposit Guarantee Scheme: Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in The Charity Bank Ltd are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union. 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. 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:	7 working days. ⁴
To contact The Charity Bank Ltd for enquiries relating to your account:	The Charity Bank Ltd Fosse House 182 High Street Tonbridge Kent TN9 1BE Tel: 01732 441900 Email: enquiries@charitybank.org
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
Acknowledgement of receipt by the depositor:	Please refer to the tick box on the postal or online application form.

Additional information

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 at maximum £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 under 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 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, 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 (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 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 are set by the Deposit Guarantee Scheme and 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. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact us.
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.

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