

Community Investment Tax Relief (CITRA) Account - Base Rate Tracker

Application form for an individual



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 you need any support before completing your application. In this form you will be given the opportunity to tell us about any requirements that you 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 to you.

FOR OFFICE USE
Account number

1. Deposit Details

I would like to open a CITRA Base Rate Tracker with £
(Minimum opening deposit £5,000, maximum £500,000)

I have enclosed a cheque made payable to **Charity Bank** - 'your own name', drawn on my personal UK bank or building society account for the amount shown above. ☐ (please tick)

I have enclosed a copy bank statement* (Section 4 - Nominated Bank Details) which will allow my funds to be transferred electronically once the account is opened ☐ (please tick)

*to be dated within previous six months and for a UK bank or building society account.

2. Existing Account Details

Do you hold an existing Charity Bank account? Yes ☐ No ☐

Account Number (if yes)

3. Applicant Details

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) / /

Place & Country of Birth

Can you confirm that you only pay tax in the UK? ☐ Yes ☐ No

If you have answered "No" we will contact you to complete a self certification form.

Occupation

Address

Postcode

Mobile No.

Telephone No. Home

or Work

Email address

If you have been a resident at this address for less than 3 years, please supply previous address details below.

Address

Postcode

Would you like assistance with any of the following? ☐ Large Font ☐ Braille ☐ Audio

Do you require any further support? Please provide details.

4. Nominated Bank Details

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

Bank / Building Society

Account Number:

Sort code:

These bank/building society 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.

5. Use of information

During the application process we will share the personal data provided in this form, typically your personal and contact details along with your bank account number and date of birth, with selected Credit Reference Agencies for the purposes of verifying your identity and nominated bank account. 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 your credit file, which will not be viewable by any other organisation. We do not base our decisions solely on this information, and so we may ask you to provide additional information if the electronic search is not successful. The online application process itself is run by Sandstone Technology (Europe) Limited and you can find out more about how they process your data within our Privacy Notice on our website. 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 you become 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

If you'd like to change the way we process your data at any time, please contact enquiries@charitybank.org.

Where did you hear about Charity Bank?

6. Declaration and Authorisation

Please tick that you have read the following before signing

☐

I have read the Charity Bank Terms for personal savers, along with the Community Investment Tax Relief (CITR) Base Rate Tracker - Scheme Details & Summary Box document, and agree to be bound them.

☐

I agree to Charity Bank using the information contained in this form for processing the application and managing the account, including carrying out an electronic search. I understand that the information may be held electronically and also that it may be retained after the account is closed. I am aware that under the General Data Protection Regulation I can request a copy of any personal information held about me in the Bank's records and also ask for any errors to be corrected.

☐

I agree to notify Charity Bank of any change to my nominated account details at the earliest convenience. If requested, I will forward a copy statement dated within the last six months to validate my new UK bank or building society account to which payments will be made to and from.

☐

I understand interest is paid gross.

☐

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: FSCS information sheet.

Applicant Signature

Date

 / /



Deposit Guarantee Scheme: Information Sheet

The Financial Services Compensation Scheme (‘FSCS’) protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with The Charity Bank Ltd are eligible for FSCS protection. Details of certain exclusions from the FSCS’s protection are set out in the exclusions list after this information sheet.

Limit of protection

£120,000 per depositor per bank, building society or credit union.

If The Charity Bank Ltd goes out of business the eligible deposits with The Charity Bank Ltd will be added up and the £120,000 will be applied to the total balance.

For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that The Charity Bank Ltd has your up-to-date contact details including your email address.

Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total.

For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary high balances

If you have a ‘temporary high balance’ you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

- a) Transactions relating to the purchase and sale of your main home.
- b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
- c) Compensation for personal injuries or wrongful conviction.

How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

The Charity Bank Ltd, Fosse House, 182 High Street, Tonbridge, Kent, TN9 1BE.

Tel: 01732 441900 Email: enquiries@charitybank.org

Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at www.fscs.org.uk

or by contacting the FSCS using the details below:

Telephone: 0800 678 1100 Email: enquiries@FSCS.org.uk

Exclusion List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below.

For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

