

# Ethical Easy Access Account

## Personal Savings - 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](http://www.charitybank.org/support) or contact us by phone: 01732 441944 or email [enquiries@charitybank.org](mailto: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.

FOR OFFICE USE  
Account number

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### 1. Deposit Details

I/We would like to open an Ethical Easy Access Account with £ (min of £5,000 to max of £85,000)

I/We have enclosed a cheque made payable to **Charity Bank - 'your own name'**,  
drawn on our bank account (Nominated Account) for the amount shown above. (please tick)

I/We have enclosed a copy bank statement\* (Section 3 - 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. Details of applicant(s)

First applicant  
(Eg. Mr/Mrs/Ms/other)

Second applicant  
(Eg. Mr/Mrs/Ms/other)

Full name

Permanent residential  
address

Post code

How long at that address?

If less than three years, supply previous address (use section 8)

Do you hold an existing  
Charity Bank account?

☐ Yes ☐ No

☐ Yes ☐ No

Account number (if yes)

Mobile number

Telephone number Home  
or Work

Email address

Date of birth

Country of birth

Can you confirm all account  
holders only pay tax in the UK?

☐ Yes ☐ No

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

Would you like assistance  
with any of the following?

☐ Large Font

☐ Braille

☐ Audio

☐ Large Font

☐ Braille

☐ Audio

Do you require any further  
support? Please provide  
details.

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### 3. 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

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.

#### Interest donation

Please tick this box if you would like to waive the interest you earn on the Charity Bank savings product, to keep our loans affordable for charitable organisations.

☐

### 4. Account Information Security

We have a commitment to providing a secure service to all of our savers. In order to facilitate the handling of your requests to withdraw funds securely, we require that you provide us with a memorable word which will assist members of staff in verifying the account holder(s) identity. The verification process will be by way of a call back to an account signatory following receipt of a withdrawal notification form. During the call the authorised signatory will be asked to provide characters from the memorable word.

Memorable word (please choose a word with no more than 12 characters).

### 5. 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 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:
  - o 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
  - o 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

Where did you hear about Charity Bank?

## 6. Declaration

Please tick that each signatory has read the following before signing

☐

I/we have read the Charity Bank Terms for Personal Savers Ethical Easy Access Account (the Bank's terms & conditions document) along with the Additional Terms and Summary Box 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

☐

I/we understand that 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: Information Sheet. ☐ (please tick)

## 7. Signatures (of all account signatories)

Signatory one

Date

 /  / 

Signatory two

Date

 /  / 

How many signatures are required to operate the account?

## 8. Previous addresses

This section is for applicants that have lived at their current address for less than three years. Please supply further address details to complete the account opening process.

Full Name

Address

Postcode

Full Name

Address

Postcode



## 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](mailto: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](http://www.fscs.org.uk)

or by contacting the FSCS using the details below:

Telephone: 0800 678 1100 Email: [enquiries@FSCS.org.uk](mailto: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.

