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## **Sensible Savings**

**Fixed Rate Savings Bond  
Application Form**

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**Please choose your Fixed Rate Bond:**

1 Year Fixed Rate Bond – Issue 87

4.50% Gross/AER

2 Year Fixed Rate Bond – Issue 84

4.20% Gross/AER

3 Year Fixed Rate Bond – Issue 82

4.00% Gross/AER

**YOUR PERSONAL DETAILS**

**APPLICANT 1**

Title

First Name

Middle Name (s)

Surname (include any previous names)

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Nationality (please state all that apply)

Country of Tax Residence

Tax Identification Number/ Social Security Number/  
National Insurance Number

Place of Birth

Email Address

Home Telephone No.

Mobile Telephone No.

Current Address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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If you have spent less than 3 years at this address,  
please state previous address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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**APPLICANT 2**

Title

First Name

Middle Name (s)

Surname (include any previous names)

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Nationality (please state all that apply)

Country of Tax Residence

Tax Identification Number/ Social Security Number/  
National Insurance Number

Place of Birth

Email Address

Home Telephone No.

Mobile Telephone No.

Current Address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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If you have spent less than 3 years at this address,  
please state previous address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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If you are a United States national, please tick this box

If you are a United States national, please tick this box

If you already hold an account with The Access Bank UK Ltd please tick this box

If you already hold an account with The Access Bank UK Ltd please tick this box

### YOUR NOMINATED BANK ACCOUNT

You need to nominate a bank account which will be used to make your initial deposit into your Sensible Savings bond and to which we will repay your money when your bond matures. The account must be a current account with a UK bank and be in your name(s). If you are applying with another person, the nominated account can be in both or either of your names.

Bank & Branch

Account Name

Sort Code

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Account Number

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### YOUR BONDS AND YOUR DEPOSITS

You can deposit any amount between £5,000 and £500,000 in each Sensible Savings bond you ask us to open for you. You should send us a cheque for the total amount you wish to deposit with this application form. The cheque should be drawn on your nominated account and made payable to yourself.

You can check our current interest rates on our website [www.sensiblesavings.co.uk](http://www.sensiblesavings.co.uk).

Amount to deposit in this bond

£							
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Alternatively, you may wish to submit an online application via our website [www.sensiblesavings.co.uk](http://www.sensiblesavings.co.uk) and transfer your funds electronically via your own online banking platform.

### YOUR ACCOUNT SECURITY

We will usually only contact you in writing. However, on occasion, it might be necessary to contact you by phone or you may want to phone us. So that we are sure we are talking to you, please complete the security questions below. We will ask you to provide answers to three of your five security questions before discussing your account over the telephone.

## SECURITY QUESTIONS

### APPLICANT 1

Mother's maiden name

Memorable place

Memorable date

Place of birth

First school

### APPLICANT 2 (if applicable)

Mother's maiden name

Memorable place

Memorable date

Place of birth

First school

## CUSTOMER DECLARATION

By signing below, I am/We are applying to The Access Bank UK Limited for banking services. I/We confirm that all the details supplied above are true and complete. Should any of the details change in the future I/We shall inform you promptly. I/We request that The Access Bank UK Limited open an account for me/us and that subject to the conditions, The Access Bank UK Limited:

1. Pay my/our deposit cheque into the account and accept my/our instruction to debit the account on maturity and either open a new account for me/us or pay my/our money to my/our Nominated Account.
2. Complies with any instructions that record, amend and/or query personal details (including contact details).

I/We agree that we accept liability for the account and under the mandate as set out in the conditions.

I/We request that The Access Bank UK Limited opens an account with the details specified above.

I/We agree to supply identification and address verification documents satisfactory to The Access Bank UK Limited in accordance with UK Money Laundering Regulations if asked to do so.

I/We agree to abide by the terms and conditions of holding the account, a copy of which is available to download on the website or alternatively can be provided upon request.

I/We confirm that I/we have read and understood The Access Bank UK Ltd's Privacy Statement, **which has important information about how my personal data will be used by third parties and the potential consequences**, which has been supplied separately.

I/We understand that I/we will have NO online access to the bond.

I/We understand that I/we will NOT receive any interest until the maturity of the bond.

I/We understand that I/we will NOT receive any confirmation of my bond until all funds have been received and the bond booking process completed. I/We understand this can take up to 10 working days.

I/We understand that interest is paid without tax deducted on maturity, and should be declared to HMRC in the tax year in which the bond matures. I/We understand that the Bank is unable to advise on matters relating to tax and I/We may need to pay tax on any interest earned that exceeds My/Our Personal Savings Allowance.

I/We have read and understand The Access Bank UK Ltd's Complaint Handling Procedures, as provided in the Terms and Conditions.

Signed: Applicant 1

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Print Name \_\_\_\_\_

Date:

D	D	M	M	Y	Y	Y	Y
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Signed: Applicant 2

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Print Name \_\_\_\_\_

Date:

D	D	M	M	Y	Y	Y	Y
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**Please return your completed application to our registered address at 4 Royal Court, Gadbrook Way, Gadbrook Park, Northwich, Cheshire, CW9 7UT.**

**Prior to returning, please check you have remembered to:**

- 1) Enclose your cheque (drawn on your nominated account, payable to you). Unfortunately, we are unable to accept bankers drafts.**
- 2) Sign and date the application form (for all applicants).**
- 3) Sign and date the Financial Services Compensation Scheme Information Sheet and Exclusion List Acceptance Receipt.**

**This document is available in large print (font size 18). Please contact us for more details.**



## Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in The Access Bank UK Ltd are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank/building society/credit union <sup>2</sup>
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. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact The Access Bank UK Ltd for enquiries relating to your account:	The Access Bank UK Limited 4 Royal Court Gadbrook Way Gadbrook Park Northwich Cheshire CW9 7UT
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:	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

Additional information (all or some of the below)

### 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](http://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](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) 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.

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](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.

## Financial Services Compensation Scheme 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 your bank, bank building society or credit union.
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 (1)
  - public authority, other than a small local authority.
4. It is a deposit of a credit union to which the credit union itself is entitled.
5. It is a deposit which can only be proven by a financial instrument (2) unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.
6. It is a deposit of a collective investment scheme which qualifies as a small company.(3)
7. It is a deposit of an overseas financial services institution which qualifies as a small company.(4)
8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company.(5) Refer to the FSCS for further information on this category.

9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

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

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

(2) As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.

(3) Under the Companies Act 1985 or Companies Act 2006.

(4) See footnote 3.

(5) See footnote 3.

## Financial Services Compensation Scheme Information Sheet and Exclusion List - Acceptance of Receipt

The Access Bank UK Ltd (the Bank) is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme.

The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

The Prudential Regulation Authority (PRA) is a financial services regulator. As one of the Bank's regulators the PRA requires the Bank to provide you with this FSCS Information Sheet and accompanying Exclusions List to help you understand whether and how your deposits are protected. You should read this document carefully and then keep it safe for future reference.

Please retain relevant pages and return the final page 5 back to us.

### Applicant 1

Name

Date (DD/MM/YY)

Signature

### Applicant 2

Name

Date (DD/MM/YY)

Signature

*The Access Bank UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA & PRA Registration Number 478415.*