

Use for all non-personal accounts.

How we will use your information

Before continuing with this application, please read the information below 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 The Royal Bank of Scotland plc, a member of The Royal Bank of Scotland Group (“RBS”).

Please note – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys. Please complete in BLOCK CAPITALS.

1. Customer details – complete this section if you **are** an existing Royal Bank of Scotland customer and then proceed to Section 3

Business name _____ Account number

Account holding branch _____ Sort code

2. Business details – complete this section if you **are not** an existing Royal Bank of Scotland customer and then proceed to Section 3

Business name

Address line 1

Address line 2

Address line 3

Address line 4 OR
overseas country

Postcode

Contact name

Preferred daytime contact number
(including extension if applicable)

Fax number

Email address

Country of Incorporation/
Registration

3. Tax residencies

Tax residency United Kingdom Other

Please select the box(es) where your business is resident for income or corporation tax purposes.

If ‘Other’ please tell us where
your business is resident for
tax purposes

If ‘Other’ please enter the tax
Identification or reference
number/social security number
or local equivalent

Is your business resident for tax purposes in any other countries? Yes No

If 'Yes', please list here and provide your tax number

Country	<input type="text"/>
Tax number	<input type="text"/>
Country	<input type="text"/>
Tax number	<input type="text"/>
Country	<input type="text"/>
Tax number	<input type="text"/>

If you have more than four countries where you are resident for tax purposes, please ask your Relationship Manager for a supplementary Customer Taxation Form and tick this box

4. Client Deposit Service account details

Account Name	<input type="text"/>	
Account Type	Designated Client Account <input type="checkbox"/>	General Client Account <input type="checkbox"/>

5. Investment details

Please credit my Client Deposit Service with an initial deposit of £ . p

By means of:

Transfer from my/our Royal Bank of Scotland account

Account number Sort code

OR

The enclosed cheque drawn on my/our current account

OR

Transfer of cleared funds from another bank/building society (You will need to instruct this bank and pay any fees they charge)

Bank/Building Society	<input type="text"/>	
Roll number	<input type="text"/>	
Account number	<input type="text"/>	Sort code <input type="text"/>

6. Interest details

We normally add interest to the account it relates to, however, if you prefer, we can pay it to another Royal Bank of Scotland account at the same branch.

If you would like us to do this, please provide your account number

7. Statement frequency

How often would you like to receive a statement on your Client Deposit Service?

Quarterly

Other (please specify)

8. Cheque book & paying-in book details

A standard cheque book contains 60 cheques and a standard paying-in book contains 50 credit slips. Please tell us the number of books you will need initially (maximum of three for security reasons).

Cheque books Paying-in books

The name of your organisation and your statement name will appear on your cheque book/paying-in book. Please note that the signing prefix "For and on behalf of" must be included for limited companies, limited liability partnerships, partnerships where partners are signing in the firm's name and statutory corporate bodies. If you would prefer an alternative, please tell us below.

9. How we will use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you/your business and the proprietors of that business from credit reference agencies to help verify your identity. This request will not affect your ability to obtain credit (for example for a loan or credit card) in the future.

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records.

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 to 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.

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.

You are also confirming that:

1. you are holding authorisation from the other officers and beneficial owners to consent to the searches against them as individuals and use of the information indicated in this agreement;
2. and you will promptly notify them of any changes we notify to you about the use of information provided in this form or obtained as a result of the credit searches;
3. and you have notified the other officers and beneficial owners that if they would like a copy of the information we hold on them or have any questions about how we use that information they should write to the bank at the address shown in the Terms; and
4. you have retained a copy of this form and have provided the other officers and beneficial owners with a copy of this form including the Terms under 'Accessing your information'.

As part of the application process we may ask you to verify your compliance with the process set out above.

Marketing information

RBS would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

RBS will not share your information with third parties for their own marketing purposes.

Communications about your account

Notwithstanding your marketing choices above, 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.

10. Agreement

The Account Terms and a summary of how we use personal information and our regulatory details are available online for you to read and print. These are important, please read them.

You can also access our brochure "Doing Business with RBS", which describes the standards we have set ourselves for dealing with your accounts.

Please go to www.rbs.co.uk/terms and enter **WG87480T**

Alternatively, please ask your Relationship Manager for a copy of the Account Terms, personal information summary or "Doing Business with RBS".

By signing:

- you agree to the Account Terms.
- you confirm the details provided are correct and agree to notify us of any changes.
- I have received the information sheet relating to the protection of my deposits held with RBS, which are covered by the FSCS up to £75,000 and I know how I can find further information.

Signed for and on behalf of
(name of company/firm)

(limited company/firm*)
*delete as appropriate

Customer signature(s)

Name _____

Name _____

Position held _____

Position held _____

Date (DD/MM/YYYY) _____

Date (DD/MM/YYYY) _____

Please complete the Application and sign, before returning it to your Relationship Manager.
The next page should be retained by you.

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- you agree to the Account Terms.
- you confirm the details provided are correct and agree to notify us of any changes.
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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”). ⁽¹⁾

Limit of protection: £75,000 per depositor per bank/building society/credit union. ⁽²⁾

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. ⁽²⁾

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

Reimbursement period in case of bank, building society or credit union’s failure: 20 working days. ⁽⁴⁾

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 Royal Bank of Scotland for enquiries relating to your account: Please contact your local branch, visit our website www.rbs.co.uk, or write to

PO Box 1000
Edinburgh
EH12 1HQ

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: <http://www.fscs.org.uk>

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 £75,000 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 £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>

(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.

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, 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

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⁽²⁾ (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⁽³⁾
- deposits of an overseas financial services institution which qualifies as a small company⁽⁴⁾
- deposits 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

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

⁽²⁾ Listed in Section C of Annex 1 of Directive 2014/65/EU.

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

⁽⁴⁾ See footnote 3.

⁽⁵⁾ See footnote 3.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk