

Suffolk

Childrens Savings Account Application Form.

To apply for a child's savings account.

Cheques should be made payable to the account holder.

Building**Society**

PLEASE USE BLOCK CAPITALS TO COMPLETE THIS FORM. ALL FIELDS WITH * ARE REQUIRED

I would like to invest £ _____ * into a (type of account) _____ *

Opening investment* Cash £ _____ Cheques £ _____ Total £ _____

I would like to transfer £ _____ from my existing Suffolk Building Society account no. _____

Correspondence addresses are not permitted on children's accounts.

For office use only: Account Number _____

Child's customer no. _____ Parent customer no. _____

Child's details**Your name and address**

Title* _____ Forename* _____ Middle name(s) _____ Surname* _____

Address* _____

Postcode* _____

Date moved to current address* _____

Your personal information

Date of birth* _____ National Insurance number _____

Contact details (At least one contact number is needed*)

Home phone number _____ Mobile phone number _____

Email address _____

Nationality* _____ Place of birth* _____

Parent signatory for a child aged 0 - 10**Your name and address**

Title* _____ Forename* _____ Middle name(s) _____ Surname* _____

Address* _____

Postcode* _____

Date moved to current address* _____

If you have moved to your current address within the last 12 months please provide your previous address

Address* _____

Postcode* _____

Date moved to previous address _____

Your personal information

Marital status* _____

Date of birth* _____ National Insurance number _____

Contact details (At least one contact number is needed*)

Home phone number _____ Mobile phone number _____

Email address _____

What is your employment status?* _____ If employed, what is your job title/occupation?* _____

Nationality* _____ Place of birth* _____

Declaration

I declare

- The sum is being invested by me as the beneficial owner or Operator on behalf of the beneficial owner
- This application has been completed to the best of my knowledge and it is complete and accurate
- I agree to be bound by the rules of the Society
- Consent to the Society making any necessary enquiries to confirm my address and identity

Account declaration

I acknowledge receipt and confirm I have read and understood the following, prior to opening this account:

- The terms and conditions of the chosen account in conjunction with the Society's General Investment Terms and Conditions
- Savings Customer Information Booklet
- The Savings Tariff of Charges
- The Interest Rate Guide

By signing this application form:

- I/we acknowledge receipt of the Financial Services Compensation Scheme Information Sheet and the Society's Privacy Notice which I received prior to opening this account

Please sign here

Child _____ Date

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Parent Signatory _____ Date

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Call validate additional notes (For office use only)

For office use only:

Branch code _____

- | | | |
|--|---|---|
| <input type="checkbox"/> Child <input type="checkbox"/> Parent
<input type="checkbox"/> Name, DOB, NINO, Nationality, Marital Status
<small>CUS01/Personal details</small> | <input type="checkbox"/> Child <input type="checkbox"/> Parent
<input type="checkbox"/> Signature matches ID and form dated correctly | <input type="checkbox"/> Account Type
<small>IAD05/IAD01</small> |
| <input type="checkbox"/> Phone numbers, email address,
marketing and communication preferences
<small>CUS01/Communication Details</small> | <input type="checkbox"/> Call Validate completed and attached
<input type="checkbox"/> Call Validate escalation process followed
correctly | <input type="checkbox"/> Account Category
<small>IAD05/IAD01</small> |
| <input type="checkbox"/> Address
<small>CUS01/Address</small> | <input type="checkbox"/> Is the ID in date? | <input type="checkbox"/> Opening Investment
<small>IAD08</small> |
| <input type="checkbox"/> Place of Birth/Country of birth
<small>Teller, Amend, Customer Details</small> | <input type="checkbox"/> Signatures match ID and form dated correctly
<input type="checkbox"/> Customer Capacity (Child = SOL Parent = OPR)
<small>CUS07 or Teller/Customer Search/Account Number</small> | <input type="checkbox"/> Number of signatures to withdraw
<small>IAD01/IAD05</small> |
| <input type="checkbox"/> ID attached and updated on system
<small>AML01/Teller/Amend/Maintain Customer</small> | | <input type="checkbox"/> Account Name (child's name only)
<small>(Teller/Amend/Account Name)</small> |
| | | <input type="checkbox"/> Notes updated
<small>PAD01</small> |

User input _____ Date

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 Amended by and checked _____ Date

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 CVAL(s) signed off by _____ Date

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Suffolk

Building Society

Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ

0330 123 0723

hello@suffolkbuidingsociety.co.uk
suffolkbuidingsociety.co.uk

Financial Services Compensation Scheme – information sheet.



Protected

Basic information about the protection of your eligible deposits

Eligible deposits in Suffolk Building Society are protected by:	the Financial Services Compensation Scheme (“FSCS”) ¹
Limit protection:	£85,000 per depositor per bank/building society/credit union ² The following trading names are part of your bank/building society/credit union Suffolk Building Society.
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:	10 working days. ⁴
Currency of reimbursement:	Pound Sterling (GBP, £)
To contact Suffolk Building Society for enquiries relating to your account:	Suffolk Building Society, Freehold House, 6-8 The Havens, Ransomes Europark, Ipswich, Suffolk IP3 9SJ Phone: 0330 123 0723, Email hello@suffolkbuildingsociety.co.uk , Web www.suffolkbuildingsociety.co.uk
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Phone: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

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.

This method will also be applied if a bank, building society or credit union operates under different trading names. Suffolk Building Society does not trade under any other name. This means that all deposits with Suffolk Building Society are in total covered up to £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 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>

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Additional information continued

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, Phone: 0800 678 1100 or 020 77414100, Email: 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 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. Again, there are specific exceptions to this obligation.

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. If you or your organisation move into an exclusion, please let us know as soon as possible.

Exclusion List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have ever 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
 - investment firm
 - reinsurance undertaking
 - pension or retirement fund¹
 - financial institution
 - insurance undertaking
 - collective investment undertaking
 - 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 instrument² 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.³
- (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
- (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

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.

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