

FOR SOCIETY USE ONLY

ACCOUNT NUMBER

DATE ACCOUNT OPENED (DDMMYYYY)

BRANCH/AGENCY CODE

PRODUCT BEING OPENED CODE

APPLICATION DETAILS

I / WE ENCLOSE

£

TO BE INVESTED IN

If by cheque it should be made payable to YBS followed by your name e.g. 'YBS - Mr D Jones' You may alternatively fund electronically once you receive your new account welcome letter.

1ST APPLICANT DETAILS

Surname (Mr/Mrs/Miss/Ms)

Forename(s) in full

Address

Postcode

How many years / months have you lived at the above address

YY

MM

Previous address (if less than 3 years at present address)

Postcode

Date of birth (DDMMYYYY)

Nationality

Telephone number including STD

Email

Mobile

Daytime

Home

2ND APPLICANT DETAILS

Surname (Mr/Mrs/Miss/Ms)

Forename(s) in full

Address

Postcode

How many years / months have you lived at the above address

YY

MM

Previous address (if less than 3 years at present address)

Postcode

Date of birth (DDMMYYYY)

Nationality

Telephone number including STD

Email

Mobile

Daytime

Home

Our printed material is available in alternative formats e.g. large print, braille or audio. Please visit us in branch or call us on **0345 1200 100**.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

DO NOT COMPLETE THIS SECTION IF OPENING THE ACCOUNT IN TRUST**1ST APPLICANT DETAILS**

	Y	N	
Are you a US Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	(tick to indicate)
If you are a US Citizen, you must provide your US Tax Identification Number:			
<input style="width: 100%;" type="text"/>			
Are you a resident of any country other than the UK for tax purposes?	Y	N	
	<input type="checkbox"/>	<input type="checkbox"/>	(tick to indicate)

If you have indicated above that you are a resident of any country other than the UK for tax purposes, please complete the relevant information below, otherwise please leave blank:

Non-UK Tax Residency:	<input style="width: 100%;" type="text"/>
Associated Tax Identification Number:	<input style="width: 100%;" type="text"/>
Non-UK Tax Residency:	<input style="width: 100%;" type="text"/>
Associated Tax Identification Number:	<input style="width: 100%;" type="text"/>

DO NOT COMPLETE THIS SECTION IF OPENING THE ACCOUNT IN TRUST**2ND APPLICANT DETAILS**

	Y	N	
Are you a US Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	(tick to indicate)
If you are a US Citizen, you must provide your US Tax Identification Number:			
<input style="width: 100%;" type="text"/>			
Are you a resident of any country other than the UK for tax purposes?	Y	N	
	<input type="checkbox"/>	<input type="checkbox"/>	(tick to indicate)

If you have indicated above that you are a resident of any country other than the UK for tax purposes, please complete the relevant information below, otherwise please leave blank:

Non-UK Tax Residency:	<input style="width: 100%;" type="text"/>
Associated Tax Identification Number:	<input style="width: 100%;" type="text"/>
Non-UK Tax Residency:	<input style="width: 100%;" type="text"/>
Associated Tax Identification Number:	<input style="width: 100%;" type="text"/>

OTHER INFORMATION REQUIRED – For a list of options to select please refer to YBS0123 SD, page 6 of this application

Employment status	<input style="width: 100%;" type="text"/>
Occupation	<input style="width: 100%;" type="text"/>
Employment Industry	<input style="width: 100%;" type="text"/>
Source of deposit	<input style="width: 100%;" type="text"/>
What are you saving for?	<input style="width: 100%;" type="text"/>

Employment status	<input style="width: 100%;" type="text"/>
Occupation	<input style="width: 100%;" type="text"/>
Employment Industry	<input style="width: 100%;" type="text"/>
Source of deposit	<input style="width: 100%;" type="text"/>
What are you saving for?	<input style="width: 100%;" type="text"/>

TRUST ACCOUNTS ONLY - THIS ACCOUNT CAN ONLY BE HELD IN TRUST FOR THE CHILD UP TO THE AGE OF 18. ONCE THE CHILD TURNS 18 THE ACCOUNT MUST BE TRANSFERRED TO THEIR SOLE NAME. ID FOR THE CHILD MUST BE SENT WITH THIS APPLICATION.**Beneficiary name and address (if applicable)**

Name	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/>
Postcode	<input style="width: 100%;" type="text"/>

Nationality	<input style="width: 100%;" type="text"/>
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For a list of options to select please refer to YBS0123 SD, page 6 of this application. Please complete for Trust accounts ONLY

Employment status	<input style="width: 100%;" type="text"/>
Occupation / Minor – under the age of 18	<input style="width: 100%;" type="text"/>
Source of deposit	<input style="width: 100%;" type="text"/>
What are you saving for?	<input style="width: 100%;" type="text"/>

Are you a US Citizen? ☐ **Y** ☐ **N** (tick to indicate)

If you are a US Citizen, you must provide your US Tax Identification Number:

Are you a resident of any country other than the UK for tax purposes?

☐ **Y** ☐ **N** (tick to indicate)

Date of birth (DDMMYYYY)	<input style="width: 100%;" type="text"/>
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If you have indicated above that you are a resident of any country other than the UK for tax purposes, please complete the relevant information below, otherwise please leave blank:

Non-UK Tax Residency:	<input style="width: 100%;" type="text"/>
Associated Tax Identification Number:	<input style="width: 100%;" type="text"/>
Non-UK Tax Residency:	<input style="width: 100%;" type="text"/>
Associated Tax Identification Number:	<input style="width: 100%;" type="text"/>

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INTEREST INSTRUCTIONS

- Interest payment options for Loyalty Six Access Saver:
(Please provide account details below)

I/We require interest to be (Please tick the appropriate instruction):

☐

Added to the account

☐

Transferred to Society Account number

☐

Paid to (name of bank)

Bank address

Bank A/C number

Bank sort code

Bank A/C holder's name

Payee's reference

ANNUAL STATEMENTS

The first named account holder/trustee/attorney or registered contact will automatically receive an annual statement of account, unless you request otherwise or the total balance of your accounts with the Yorkshire Building Society is less than £100. Please tick here if you wish to opt out

☐
HOW WE USE YOUR PERSONAL INFORMATION WHEN APPLYING FOR A SAVINGS ACCOUNT

Yorkshire Building Society decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes. We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health, race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interest.
- Where it's in the public interest or we have been given official authority to do so.

When you apply for a savings account we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion) for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence – DVLA).
- Processing your application.
- Contacting you where necessary.
- Fraud prevention and detection.
- Administering your account.
- Legal and regulatory compliance.
- Marketing (where we have your consent) and market research.
- General business purposes.

We will share information with one or more Credit Reference Agencies (CRA's), now and in the future, to:

- Check your identity.
- Verify the accuracy of the information you have provided.
- Manage your account(s)/relationship with us.
- Process your application.
- Ensure any offers we send are appropriate to you.
- Prevent criminal activity, fraud and money laundering.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by the Data Protection laws.

We will only use, keep and share your personal information as required to meet our legal and regulatory obligations or to deal with your enquiry, administer, and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service, HMRC and any other regulatory bodies.

DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations as follows:

- The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.
- If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.
- We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf. If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and our use of their personal information.

YOUR RIGHTS UNDER DATA PROTECTION LAWS

You have the right to:

- Be informed about processing of your personal information.
- Have your personal information corrected if it is inaccurate or incomplete.
- Object or restrict to the processing of your personal information.
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements).
- Request access to your personal information and details about how we process it.
- Move, copy or transfer your personal information also known as 'data portability'.
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you.
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws.

For more information on how we use your personal data and your rights, please see our Privacy Notice on our website at www.ybs.co.uk/privacy, where can also view our privacy notice for Children and Young People. You can also request a copy of these notices in branch or by calling us on 0345 1 200 100.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. Our DPO can be reached by email at dpo@ybs.co.uk or by post at DPO, Yorkshire House, Yorkshire Drive, Bradford, BD5 8JL.

The wording in paragraphs 1 to 3 below does not apply if either you were a member of the Society on 8 April 1998 and have remained a member since that date or you became a member after 8 April 1998 and have already signed a declaration the same as or similar to the one in paragraphs 1 to 3 below. If this is the case, please write in these boxes your mortgage and/or investment account number(s).

1. By applying to open an account I agree with Yorkshire Building Society ("the Society") and Yorkshire Building Society Charitable Foundation ("the Foundation") that I will assign to the Foundation (or to any charity(ies) nominated by it but to no other person) the rights of any relevant conversion benefits which are defined below. This obligation will not apply to me or may apply to me for less than 5 years if I fall within any class of persons, which as at today's date, the Society decides would be inappropriate to be bound by this assignment condition. This agreement is irrevocable and authorises the Society to give the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this agreement or vary its terms and I will continue to be bound by the above condition even if the Society decides at some time in the future (and announces any such decision by press release) that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
2. "Relevant conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (ie on a conversion or take-over) which I might become entitled to as a member or depositor with the Society at any time within 5 years immediately following the date on which this account is opened. Relevant conversion benefits does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or takeover. If the Society merges with any other society, after the date of such merger references to Yorkshire Building Society or the "Society" include such other society.
3. I authorise the Society to pass to the Foundation such information relating to me and all my accounts with the Society as the Foundation may reasonably require in order to administer this agreement to assign and for no other purpose.

GENERAL MEETING INFORMATION

Many members tell us that receiving information, and being able to respond to it, using their tablets or computer fits in conveniently with today's busy lifestyles. That's why you can choose to receive general meeting information by email, with links to our website and secure online voting site. Plus it costs us less; so we can reinvest in better services for you, and it's kinder to the environment. To receive all future general meeting information (including the Annual General Meeting) by email, simply put an X in this box ☐ and ensure you have provided us with your email address on page 1 of this application form.

ONLINE INFORMATION: HOW IT WORKS

1. If you're eligible to receive future general meeting information and have opted to receive this by email/online, we'll contact you before the general meeting to check your email address is still correct.
2. We'll then email you links to the information and online voting. You'll need Adobe Reader to view this - download it for free from adobe.com
3. If your email bounces and is undelivered, we'll send you a paper version of the information instead.
4. If you want to go back to receiving a paper version - or tell us about a change of email address - you can login to your online account or call us on **0345 1200 100**.
5. We reserve the right to send, without notice, paper versions of the information should this become necessary.

SMALL CHANGE BIG DIFFERENCE

Yorkshire Building Society Charitable Foundation's aim is to help alleviate poverty, improve health and save lives. The Small Change Big Difference® (SCBD) scheme allows our members to donate the annual pence of interest from their savings or mortgage accounts to the Charitable Foundation. The average donation is less than 50p per year and the maximum is just 99p. Every penny donated through the SCBD scheme goes directly to help local charities recommended by members and colleagues.

To donate the pence from your interest to the Charitable Foundation, simply put an X in this box ☐

(Small Change Big Difference is a registered trademark of Yorkshire Building Society. Yorkshire Building Society Charitable Foundation Registered Charity No: 1069082. Registered Office: Yorkshire Drive, Bradford BD5 8LJ.)

MANAGING OUR CONTACT WITH YOU

From time to time we would like to tell you about products and services that may be of benefit to you. These may be provided by us or other carefully selected organisations. To do this, we would like to communicate with you by post, face to face, email, text message, telephone or any other appropriate messaging service. Please tell us how you would like to be kept informed about our latest products and services: Please note if you do NOT want to be contacted for marketing - Leave the boxes below blank.

1st applicant details	MAIL	PHONE	EMAIL (INC TEXT & OTHER MESSAGING SERVICES)	2nd applicant details	MAIL	PHONE	EMAIL (INC TEXT & OTHER MESSAGING SERVICES)
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We will not sell your details to other companies but we may use marketing agents to act on our behalf. You can change your marketing preferences at any time, in branch or at an agency, by post or logging into your account online. Alternatively, you can contact us on **0345 1200 100**.

DECLARATION

I declare that the share account will not be held by me as trustee or nominee for a company or other corporate body or for persons who include a company or other corporate body. I will be subject to the terms and conditions of the account which are set out in the relevant product factsheet and in your "General Terms and Conditions" booklet. I have a copy of these. I will also be subject to the Rules of the Society (a copy of which can be obtained on request). Where this is a joint investment, each investor must sign; where this is a trust investment, each trustee must sign and in either case, each person who signs makes this declaration. I agree to the processing of my personal information as explained above. I confirm I have also received a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

For joint account/trustees: How many signatures are required to operate the account? (not applicable for Cash Card Saver)

1ST APPLICANT SIGNATURE (applications will not be accepted without signatures(s))

2ND APPLICANT SIGNATURE (applications will not be accepted without signatures(s))

Dated	Dated
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IDENTIFICATION REQUIREMENTS

Under regulations for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this we use an electronic verification system. However, in certain cases, for example, if you open an account at one of our agencies, you are not listed on the electoral roll or you have recently moved house, we may need further proof of your identity. For postal applications, this will mean returning your application and for applications in person this will mean we are unable to open your account immediately unless you have proof of your identity with you. Therefore, you may wish to provide additional proof of your identity with your application. To find out which forms of identification are acceptable, please call us on **0345 1200 100** or visit a branch/local agency or website **ybs.co.uk**.

Staff use ONLY - Checks completed for Eligibility of Product

Colleague Name

Colleague Number

FOR SOCIETY USE ONLY		BRANCH/AGENCY CODE	PRODUCT BEING OPENED CODE
ACCOUNT NUMBER	DATE ACCOUNT OPENED (DDMMYYYY)		

WE ASK THE FOLLOWING QUESTIONS TO HELP US GET A CLEARER PICTURE OF HOW YOU INTEND TO USE YOUR ACCOUNT AND TO HELP US MEET OUR REGULATORY OBLIGATIONS. IT'S IMPORTANT TO NOTE THAT PROVIDING INCOMPLETE OR INACCURATE INFORMATION IN YOUR APPLICATION FOR A SAVINGS ACCOUNT COULD RESULT IN DELAYS IN THE PROCESSING OR OPENING OF YOUR ACCOUNT

APPLICANT 1

Which country were you born in?				
Do you have any other nationalities or citizenships?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If Yes, please provide all additional nationalities or citizenships				
What is your annual income before tax?	£			
How much are you expecting to deposit into this account over the next 12 months?	£			
Will any of the money going into this account come from outside the UK?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If Yes, please list the countries that the money will come from				

APPLICANT 2

Which country were you born in?				
Do you have any other nationalities or citizenships?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If Yes, please provide all additional nationalities or citizenships				
What is your annual income before tax?	£			
How much are you expecting to deposit into this account over the next 12 months?	£			
Will any of the money going into this account come from outside the UK?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If Yes, please list the countries that the money will come from				

DECLARATION

I certify that to the best of my knowledge, the information provided in this form is accurate and complete.

Signature applicant 1	Signature applicant 2
Date	Date

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For trust accounts please answer the questions for the beneficial owner only

EMPLOYMENT STATUS			
<ul style="list-style-type: none"> • Employed • Self-employed partner • Self-employed sole trader 	<ul style="list-style-type: none"> • Director or Shareholder (less than 25% shares) • Director or Shareholder (greater than or equal to 25% shares) • Retired 	<ul style="list-style-type: none"> • Homemaker • Student • Not employed • Minor - under 16 	
INDUSTRY OF EMPLOYMENT			
<ul style="list-style-type: none"> • Accommodation and Food Services Activities • Activities of Extraterritorial Organisations and Bodies • Agriculture, Forestry and Fishing • Arts Entertainment and Recreation • Charities • Construction • Cryptocurrency • Custodial Businesses • Education • Electricity, Gas, Steam and Air Conditioning Supply • Embassies • Financial and Insurance Activities • Gambling 		<ul style="list-style-type: none"> • Human Health and Social Work Activities • Information and Communication • Manufacturing • Military and Defence (private sector) • Mining and Quarrying • Other Service Activities • Pharmaceutical Manufacturing • Professional Scientific and Technical Activities • Public Administration and Defence • Real Estate Activities • Transportation and Storage • Water Supply; Sewerage and Waste Management • Wholesale and Retail Trade 	
OCCUPATION (PLEASE SELECT THE ONE CLOSEST TO YOUR OCCUPATION)			
Accountant Actor Administration assistant Air Travel assistant Analyst Architect Armed forces Artist Bailiff Baker Banker Bar worker Barber Beautician Bookkeeper Bookmaker Bricklayer Broker Builder Bus driver Business consultant Butcher Call centre operator Car dealer Care worker Caretaker Carpenter Carpet fitter Cashier Caterer Chartered surveyor Chauffeur Chef Chief executive Childminder Chiropodist Chiropractor Civil enforcement officer Civil servant	Cleaner Clergy Clerical worker College lecturer Community worker Consultant Contractor Cook Council worker Customer service adviser Dancer Delivery driver Dental nurse Dentist Designer Director Doctor Dog walker Driving instructor Dry cleaner Education professional Electrician Engineer Environmental worker Estate agent Exporter Factory worker Farmer Farrier Finance manager Firefighter Fisherman Fishmonger Fitness instructor Florist Forest ranger Forklift truck driver Gardener Hairdresser	HGV driver Hospital worker Hospitality worker HR manager Importer IT contractor / consultant Jeweller Journalist Judge Landlord Lawyer Lecturer Legal professional Librarian Managing director Manual worker Market trader Marketing professional Mechanic Metal worker Midwife Model Musician Nurse Nursing assistant Office manager Occupational therapist Optician Painter Paramedic Personal assistant Pest control officer Plumber Police force Political / diplomat Postal worker Probation officer Production manager Professor	Project manager Property developer Psychologist Public relations person Publican Receptionist Roofer Sales manager Scientist Secretary Security guard Shop assistant Social worker Software engineer Solicitor Sports trainer Speech therapist Sports professional Tailor Taxi driver Teacher Teaching assistant Technology manager Technology systems developer Town planner Train driver Travel agent Tree surgeon Undertaker Underwriter Van driver Vet Waiter Window cleaner Writer
SOURCE OF INITIAL DEPOSIT			
<ul style="list-style-type: none"> • Dividends or company profits • Existing savings • Funds from other individuals • Gift(s) • Inheritance • Matured investment e.g. stocks, shares 	<ul style="list-style-type: none"> • Other insurance claim • Pension income • Prize funds e.g. lottery, gambling • Sale of assets e.g. sale of car • Life insurance policy payout 	<ul style="list-style-type: none"> • Sale of property, including buy-to-let • Funds from partner/ spouse • Savings from salary/ income 	<ul style="list-style-type: none"> • State benefits • Student finance • Virtual money e.g. cryptocurrency • Not contributing (joint customers only)
WHAT ARE YOU SAVING FOR			
<ul style="list-style-type: none"> • General savings • Pay bills • House purchase 	<ul style="list-style-type: none"> • Care home fees • Special occasion (e.g. wedding) • Holiday 	<ul style="list-style-type: none"> • Car • Retirement • Further education 	