

FOR SOCIETY USE ONLY
BRANCH/AGENCY CODE
ACCOUNT NUMBER

DATE ACCOUNT OPENED

APPLICATION DETAILS

I / WE ENCLOSE

£

If by cheque it should be made payable to YBS followed by your name e.g. 'YBS - Mr D Jones'
TYPE OF ACCOUNT REQUIRED (PLEASE TICK APPROPRIATE BOX)
 Offset PLUS Savings Account - for family/friends of Offset mortgage account holder. Cannot be opened by or jointly with the mortgage account holder

1ST APPLICANT DETAILS
2ND APPLICANT DETAILS

Surname (Mr/Mrs/Miss/Ms)
Forename(s) in Full
Address
Postcode

Surname (Mr/Mrs/Miss/Ms)
Forename(s) in Full
Address
Postcode

How long have you lived at the above address?

How long have you lived at the above address?

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

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

Date of birth

Date of birth

Nationality

Nationality

Telephone number including STD

Telephone number including STD

Mobile

Daytime

Home

Mortgage Account Number

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.

1ST APPLICANT DETAILS

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)

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:

Associated Tax Identification Number:

Non UK Tax Residency:

Associated Tax Identification Number:

2ND APPLICANT DETAILS

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)

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:

Associated Tax Identification Number:

Non UK Tax Residency:

Associated Tax Identification Number:

OTHER INFORMATION REQUIRED**1ST APPLICANT DETAILS**

Occupation
(e.g. Retired, Bank Manager, Nurse)

Source of funds
(i.e. How will the account be funded now and in the future?)

Intended use of account
(i.e. Why are you opening this account and how will you use the account e.g. How often will you pay in and withdraw)

2ND APPLICANT DETAILS

Occupation
(e.g. Retired, Bank Manager, Nurse)

Source of funds
(i.e. How will the account be funded now and in the future?)

Intended use of account
(i.e. Why are you opening this account and how will you use the account e.g. How often will you pay in and withdraw)

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D	D	M	M	Y	Y	Y	Y
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MORTGAGE ACCOUNT HOLDER'S CONSENT

I/We the borrower(s) agree to the offset plus savings applicant(s) named on this form linking their savings to my/our offset mortgage.

I/We the borrower(s) further agree that the Society may disclose information to an offset plus savings account holder. Disclosure will be limited to information necessary to manage the offset plus savings account. This may include a transfer of equity, a product transfer to a non-offset mortgage, that total savings exceed the mortgage balance, a request to de-link the offset plus savings account and redemption of the mortgage.

MUST BE COMPLETED BY THE MORTGAGE ACCOUNT HOLDER

Borrower(s) Name(s)

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Borrower(s) Signature(s)

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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.

For full details of the types of information used in each product, and the other lawful purposes we may use it for, please see our "How we use your personal information" booklet which can be found at www.ybs.co.uk or by visiting one of our YBS branches or agencies.

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.

Further details of how your personal information will be used by us and these fraud prevention agencies can be found in our booklet "How we use your personal information", which can be found at www.ybs.co.uk or by visiting one of our branches or agencies.

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.
- We will disclose information to the offset mortgage account holder(s), any transferee(s) should the mortgage be subject to transfer of equity (i.e. account holders on the mortgage change) and any guarantor(s). Disclosure will be limited to information necessary to manage the mortgage account. This may include the savings account balance, significant withdrawals, account closure, notification that total savings exceed the mortgage balance or that total savings are insufficient to support the payment due and a request to de-link the offset plus savings account.

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 THE 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 please see our 'How we use your personal information' and 'Your rights and Data Protection' Booklets. Our 'How we use your personal information' booklet explains what personal information we need to collect, why we need it, where we may obtain information from and how long we keep it for. Our 'Your rights and Data Protection' Booklet provides more information on data protection laws, our legal obligation and your individual rights in relation to the processing of your personal information. To obtain a copy of these booklets, or if you wish to invoke any of the rights listed above, simply visit our website www.ybs.co.uk or alternatively call us on 0345 1 200 100 or visit us in branch or an agency. If you want to see what personal information we hold about you, you can request a copy of this by completing a Subject Access request form. This form can be found on our website www.ybs.co.uk.

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 8LJ.

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).

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- 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.
- "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 the "Society" includes such other society.
- 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:

- 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.
- 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
- If your email bounces and is undelivered, we'll send you a paper version of the information instead.
- 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 1 200 100.
- We reserve the right to send, without notice, paper versions of the information should this become necessary.

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:

1ST APPLICANT DETAILS	<input type="checkbox"/>	MAIL	<input type="checkbox"/>	PHONE	<input type="checkbox"/>	EMAIL (INCL TEXT & OTHER MESSAGING SERVICES)		2ND APPLICANT DETAILS	<input type="checkbox"/>	MAIL	<input type="checkbox"/>	PHONE	<input type="checkbox"/>	EMAIL (INCL 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.

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 as follows: Offset PLUS Savings account - Offset Plus for Savers 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). Each person who signs makes this declaration. I agree to the processing of my personal information as explained on page 3 of this application form. I agree to the Society disclosing details of this Offset Plus Savings account to all borrowers and guarantors (if any) of an Offset Mortgage account linked to this account. Where the savings account applied for is an Offset plus, we will disclose information to the Offset mortgage account holder(s), any transferee(s) should the mortgage be subject to a transfer of equity (i.e. account holders on the mortgage change) and any guarantor(s). Disclosure will be limited to information necessary to manage the mortgage account. This may include the savings account balance, significant withdrawals, account closure, notification that total savings exceed the mortgage balance, or that total savings are insufficient to support the payment due and a request to de-link the offset plus savings account. For joint accounts: How many signatures are required to operate the account?

I confirm I have also received a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

1ST APPLICANT SIGNATURE (APPLICATIONS WILL NOT BE ACCEPTED WITHOUT ALL SIGNATURES) **2ND APPLICANT SIGNATURE (APPLICATIONS WILL NOT BE ACCEPTED WITHOUT ALL SIGNATURES)**

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 1 200 100 or visit a branch our website ybs.co.uk. To open this account by post, this application form must be returned to Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ for processing.

FOR SOCIETY USE ONLY	1st applicant	2nd applicant	Staff Number
Name Verification			
Address Verification			