

## TREASURY CUSTOMERS

Please complete this form in **BLOCK CAPITALS** and return via email to: **treasury\_ops@ybs.co.uk**

Forms that are incomplete or incorrect may have to be returned which will delay the processing of your application. If you have any questions regarding your application, please contact us on 01274 472147.

### 1 ABOUT YOUR ORGANISATION

Full name of organisation:	<input type="text"/>		
Registered number:	<input type="text"/>	Year established	<input type="text" value="DD"/>   <input type="text" value="MM"/>   <input type="text" value="YYYY"/>
LEI (Legal Entity Identifier):	<input type="text"/>		
Full business address:	<input type="text"/>		
	<input type="text"/>		
	Postcode:		
Registered office address (if different to trading address):	<input type="text"/>		
	<input type="text"/>		
	Postcode:		
Switchboard number:	<input type="text"/>		
Web address:	<input type="text"/>		
Name of business:	<input type="text"/>		
Annual turnover:	£ <input type="text"/>	Total assets:	<input type="text"/>
Number of employees:	<input type="text"/>	Length with current bank assets:	<input type="text" value="YY"/> Do you deal with money market brokers? <input type="text" value="YES"/>   <input type="text" value="NO"/>

### CHARITIES ONLY

Registration number:	<input type="text"/>		
Does your charity have a written constitution or set of rules?	<input type="text" value="YES"/>   <input type="text" value="NO"/>	(if yes, please provide a copy)	
What is the purpose or activity of your charity?	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		

## 2 TRANSACTION DETAILS

Please state the approximate amount you wish to deal in:

£250k - 1m		£1m - £10m		Over £10m	
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The Society will confirm all transactions with you. The preferred method of confirming transactions is by email. Please indicate your preference?

Email		Fax		Post	
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Email address:

Fax number:  For the attention of:

Position in organisation:

Confirmation address:   
  
Postcode:

Contact telephone number:

## 3 SENIOR OFFICERS' PERSONAL DETAILS

Please provide the following details for two Senior Officers of your organisation:

### Details of Senior Officer 1

Title:  Surname:

First name and other initials:

Position in organisation:

Email address:

Contact telephone number:

Nationality:  Date of birth:  DD | MM | YYYY

Home address:   
  
Postcode:

Home telephone number:

How long have you lived at this address?  YY

If less than three years, please provide previous address:   
  
Postcode:

(Three years address history is required. If necessary, please provide further information on an additional sheet)

### Details of Senior Officer 2

Title:  Surname:

First name and other initials:

Position in organisation:

Email address:

Contact telephone number:

Nationality:  Date of birth:  DD | MM | YYYY

Home address:   
  
Postcode:

Home telephone number:

How long have you lived at this address?  YY

If less than three years, please provide previous address:   
  
Postcode:

(Three years address history is required. If necessary, please provide further information on an additional sheet)

## 4 STANDARD SETTLEMENT INSTRUCTIONS

Funds can only be paid into an account held in the same name as the deposit holder. **Under no circumstances can funds be paid to or for the account of a third party.** Please enter your Standard Settlement Instructions below.

Name of Bank and Branch:	<input type="text"/>
Sort code:	<input type="text"/>
Account number:	<input type="text"/>
IBAN (International bank account number)	<input type="text"/>
Name in which account is held	<input type="text"/>

## 5 AUTHORISED DEALERS

This section is for nominating individuals to give instructions with respect of Treasury deposits. If there are more than four authorised dealers please provide their details as below on a separate sheet.

### **Authorised Dealer 1 (Main Contact)**

Title:	<input type="text"/>	Surname:	<input type="text"/>
First name and other initials:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Position in organisation:	<input type="text"/>		
Email address:	<input type="text"/>		
Contact telephone number:	<input type="text"/>		

### **Authorised Dealer 2**

Title:	<input type="text"/>	Surname:	<input type="text"/>
First name and other initials:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Position in organisation:	<input type="text"/>		
Email address:	<input type="text"/>		
Contact telephone number:	<input type="text"/>		

### **Authorised Dealer 3**

Title:	<input type="text"/>	Surname:	<input type="text"/>
First name and other initials:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Position in organisation:	<input type="text"/>		
Email address:	<input type="text"/>		
Contact telephone number:	<input type="text"/>		

### **Authorised Dealer 4**

Title:	<input type="text"/>	Surname:	<input type="text"/>
First name and other initials:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Position in organisation:	<input type="text"/>		
Email address:	<input type="text"/>		
Contact telephone number:	<input type="text"/>		

## 6 AUTOMATIC EXCHANGE OF INFORMATION (incorporating Foreign Account Tax Compliance Act (FATCA))

### Instructions for completion

Tax regulations require us to collect certain information about each depositor's tax arrangements. Please complete the sections below as directed and provide any additional information that is requested. If you have any questions about how to complete this form, please contact your tax advisor.

If any of the information below about your tax residency or FATCA classification changes in the future, please ensure you advise us of these changes within 30 days.

- 6.1** Is your organisation a UK local authority body?  YES Go to section 7  NO Go to section 6.2
- 6.2** Is your organisation a registered UK pension fund?  YES Go to section 7  NO Go to section 6.3
- 6.3** Is your organisation a registered UK charity <sup>[1]</sup> with trustees (or directors in the case of a charitable company) who are tax resident only in the UK and/or the US?  YES Go to section 7  NO Go to section 6.4
- 6.4** Is your organisation tax resident within the UK?  YES Complete the table below  NO Go to section 6.5

Please complete the table below (then go to section 7) in respect of your organisation indicating:

- (i) the country/ies where your organisation is tax resident and
- (ii) the tax identification number (TIN) in the country/ies of tax residence.

Country/ies of tax residency	Tax identification number	Please state why TIN not provided

- 6.5** Is your organisation a financial institute <sup>[2]</sup> (including a professionally managed trust)?  YES Provide GIIN in the space provided and go to section 7
- NO Go to section 6.6
- 6.6** Is your organisation an actively trading non-financial institution? <sup>[3]</sup>  YES Go to section 7  NO Go to section 6.7
- 6.7** Is your organisation a non-trading investment body? <sup>[4]</sup>  YES |  NO | OTHER (please specify below)
- Go to section 6.8
- 6.8** If your organisation is a non-trading investment body, such as a non-professionally managed trust or an investment company, are all of the controlling persons <sup>[5]</sup> of your organisation resident for tax purpose only in the UK?  YES Go to section 7  NO Go to section 6.9

**6.9** For each controlling person identified, i.e. anyone authorised to deal, please list that person's details and the country/ies in which they are tax resident, together with any tax reference number(s) or tax identification number(s) that may be relevant.

Full name	Date of birth	Full address	What makes this individual a controlling person <sup>[6]</sup> <sup>[7]</sup> ?	Country/ies of tax residency	Tax Reference/ Identification Number	Signature of controlling person

Each controlling person authorised to deal must complete a self-certification and declaration. This will be provided upon receipt of this completed application form where applicable.

Go to section 7.

- <sup>[1]</sup> If your charity is not a UK one, or the trustees are tax resident in a country other than the UK, the remainder of this form must be completed.
- <sup>[2]</sup> Financial institution is defined in the OECD Common Reporting Standard [www.oecd.org/tax/automatic-exchange/common-reporting-standard](http://www.oecd.org/tax/automatic-exchange/common-reporting-standard) and the US/UK Intergovernmental Agreement [www.treasury.gov/resource-center/tax-policy/treaties/Documents/FATCA-Agreement-UK-9-12-2012.pdf](http://www.treasury.gov/resource-center/tax-policy/treaties/Documents/FATCA-Agreement-UK-9-12-2012.pdf)
- <sup>[3]</sup> Active means:
  - less than 50% of gross income is passive income and less than 50% of its assets produce passive income; where passive income is broadly income earned from investments, but for a full definition see: para 126 on p196 of the OECD Commentary on the Common Reporting Standard [www.oecd-library.org/deliver/9789264267992-en.pdf?itemId=/content/book/9789264267992-en&mimeType=application/pdf](http://www.oecd-library.org/deliver/9789264267992-en.pdf?itemId=/content/book/9789264267992-en&mimeType=application/pdf)
  - established in its jurisdiction of residence:
  - exclusively for religious, charitable, scientific, artistic, cultural, athletic or educational purposes; OR
  - it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation exclusively for the promotion of social welfare;
- AND
  - it is exempt from tax, has no shareholders or members with proprietary or beneficial interest in its income or assets (even on winding up).

<sup>[4]</sup> Includes a non-professionally managed trust.

- <sup>[5]</sup> Controlling persons - for a trust this includes settlor, trustee, protector (if any) beneficiary or class of beneficiaries. For any other entity, it includes a shareholder and any other natural person exercising ultimate control over the investment. Controlling persons must also complete a self-certification and declaration.
- <sup>[6]</sup> A beneficiary's details only need to be included if she/he owns or is entitled to at least 25% of the trust property.
- <sup>[7]</sup> A shareholder's details only needs to be included if they own or control more than 25% of the shares or voting rights - or otherwise exercise control of the management, e.g. the shareholder owns less than 25% but the percentage of ownership is significantly higher than any other shareholders.

## 7 DOCUMENTATION CHECKLIST

In some cases the Society may need additional information. This is dependant upon the nature of your business and is outlined below. Please could you ensure all required documentation is provided or it may lead to a delay in your application.

- |   |  |
|---|--|
| <input type="checkbox"/> Certificate of Incorporation / certificate to trade (for PLC and Non PLC customers)  | <input type="checkbox"/> Proof of identity of individuals with authority to deal (government dept / independent universities & colleges / clubs & societies) |
| <input type="checkbox"/> List of shareholders / owners who own over 25% of its shares or voting rights (corporates/ partnerships & unincorporated businesses) | <input type="checkbox"/> Copy of the trust deed (pension schemes & other trusts & foundations)   |
| <input type="checkbox"/> List of directors / partners (corporates / partnerships & unincorporated businesses)   | <input type="checkbox"/> Copy of HMRC's confirmation of the Church's application for a charitable status (church bodies & places of worship)                 |
| <input type="checkbox"/> Names of all beneficiaries / trustees (trusts / foundations / charities / church bodies & places of worship)                         | <input type="checkbox"/> Completed club mandate (clubs & societies)  |

## HOW WE USE YOUR PERSONAL DATA

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. The Society maintains files of personal data on individuals associated with your organisation and each transaction.

For the purposes of Data Protection, Yorkshire Building Society is the Data Controller responsible for the collection, use, sharing, holding and protection of your personal data.

The Society respects your privacy and is committed to protecting your personal data.

The Society endeavours to ensure that all personal data is kept confidential, accurate, up to date when you advise us of any changes, available to you and held and transferred securely. The Society has a range of security measures in place to help protect your data.

The Society only collects, uses, shares and holds your personal data when we have a lawful basis that allows us to, for example, if it is necessary for the performance of a contract you have or have requested to enter into, if we have a legal obligation or if we have a legitimate business interest where it does not have an unfair impact on you.

The Society holds personal data for a period determined by our regulatory, legal and business requirements and this will continue beyond the maturity of your deposit.

By providing your personal data and making a deposit, or entering into transactions, you will be taking steps to enter into a contract with us.

The Society uses personal data about you to:

- identify you
- process, manage and administer your applications, enquiries, deposits and transactions with us
- provide colleague training to help improve the quality of our service and for general quality assurance and communication monitoring
- prevent crime, money laundering, counter terrorist financing, carry out sanction screening, protect you and others from fraud, provide security and for public safety
- communicate with you about the deposits you hold with us
- meet our legal, regulatory, auditing, tax and accounting obligations

## HOW WE USE YOUR PERSONAL DATA - CONTINUED

### Who the Society Shares Your Personal Data With

To help process, administer and manage your application, deposits and relationships with us we will share your personal data, where needed, with a range of other parties including:

- your authorised representatives
- Ombudsmen and regulatory organisations whether from any domestic or foreign Regulatory Authority
- central and local government departments including HMRC
- credit reference, fraud prevention, law enforcement agencies and tracing agents
- Central Banks and other financial organisations
- Professional Counterparties, lawyers and external auditors

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.

## YOUR RIGHTS

In respect of your personal data, you have rights to:

- be informed about the personal data we collect, use, share and hold about you
- request details of the personal data we hold about you
- have inaccurate or incomplete personal data corrected
- request the erasure of your personal data
- restrict the collection, use, sharing and retention of your personal data in some circumstances
- request the electronic transfer of your personal data to you or another service provider
- object to the collection, use, sharing and holding of your personal data
- complain to the Information Commissioner's Office

For more information about how we use your personal data, who we share it with and why, how long we keep it, the lawful bases that apply, and your rights and how to exercise them please refer to our full Privacy Notice at <https://www.ybs.co.uk/privacy/index.html>, call us at [dpo@ybs.co.uk](mailto:dpo@ybs.co.uk) or write to our Data Protection Officer at DPO, Yorkshire House, Yorkshire Drive, Bradford, West Yorkshire, BD5 8LJ

## 8 UK MONEY MARKET CODE

Please tick and acknowledge that you agree to adhere to the principles of the Bank of England's UK Money Market Code [www.bankofengland.co.uk/markets](http://www.bankofengland.co.uk/markets)

## 9 DECLARATION

This section should be signed by each of the Senior Officers set out in Section 3, unless the organisation is a limited company established with one official, in which case the sole Director should sign.

By signing below I confirm that I understand and accept the Terms & Conditions and that all information supplied is correct. I acknowledge that the information contained in this form and information regarding reportable account(s) may be reported to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I may be tax resident pursuant in intergovernmental agreements to exchange financial account information with the country/ies in which this account(s) is/are maintained.

Please tick to acknowledge that you have read and retained a copy of the Society's FSCS Information Sheet.

Please tick to acknowledge that you have read how the Society will use your personal data as explained above.

PRINT NAME	SIGNATURE	DATE

## Contact Us

 Visit [www.ybs.co.uk](http://www.ybs.co.uk)

 Write to us at: **Yorkshire Building Society**  
Yorkshire House  
Yorkshire Drive  
Bradford BD5 8LJ



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. All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

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.

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.



Dear Sir/Madam

**Financial Services Compensation Scheme (FSCS) Rule Changes**

With effect from 30 January 2017, the FSCS will protect up to £85k of Eligible Deposits (an eligible deposit placed by an eligible depositor) with a Scheme Member.

As a Scheme Member, Yorkshire Building Society is required to provide an FSCS Information Sheet every time it accepts a deposit and annually thereafter. This information will be sent and requires acknowledgement prior to a new deal being accepted.

We are sending you a copy of this Information Sheet as you are either a new depositor or no transactions have occurred in the last 12 months. Please be aware that we are required to send this to both eligible and ineligible depositors: Please see the Exclusions list section of the Information Sheet for details.

Please acknowledge receipt of this information sheet by emailing:

[Treasury\\_ops@ybs.co.uk](mailto:Treasury_ops@ybs.co.uk)

If you have any questions relating to these changes please contact Treasury Operations on 01274 472147 or by email: [Treasury\\_ops@ybs.co.uk](mailto:Treasury_ops@ybs.co.uk)

Yours Faithfully



Chris Parrish  
Head of Group Treasury

## Basic information about the protection of your eligible deposits

<b>Eligible deposits in Yorkshire Building Society are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank/building society/credit union <sup>2</sup> The following trading names are part of your bank/building society/credit union: Yorkshire Building Society, Chelsea Building Society, Norwich & Peterborough Building Society and Egg. Offset deposits through our subsidiary Accord Mortgages Limited are held by Yorkshire Building Society on behalf of Accord
<b>If you have any more eligible deposits at the same bank/building society/ credit union:</b>	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>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup>
<b>Reimbursement period in case of bank, building society or credit union's failure:</b>	20 working days <sup>4</sup>
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State
<b>To contact Yorkshire Building Society for enquiries relating to your account:</b>	Treasury Operations Yorkshire Building Society Yorkshire House Yorkshire Drive Bradford BD5 8LJ 01274 472147
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Telephone: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
<b>More information:</b>	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>
<b>Acknowledgement of receipt by the depositor(s):</b>	

## Additional information (all or some of the below)

### <sup>1</sup>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

### <sup>2</sup>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. Yorkshire Building Society also trades under Chelsea Building Society, Norwich & Peterborough Building Society and Egg. Offset deposits through our subsidiary Accord Mortgages Limited are held by Yorkshire Building Society on behalf of Accord. This means that all eligible deposits with one or more of these trading names 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 eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- 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. 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 [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.

### **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
  - Investment firm
  - Reinsurance undertaking
  - Pension or retirement fund<sup>5</sup>
  - Financial institution
  - Insurance undertaking
  - Collective investment undertaking
  - Public authority, other than a small local authority

**FOR FURTHER INFORMATION ABOUT EXCLUSIONS, REFER TO THE FSCS WEBSITE AT [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>5</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

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. Calls to 0800 numbers are free of charge from a landline or mobile.

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. [ybs.co.uk](http://ybs.co.uk)

