

# CHARITIES AND CLUBS DIRECT ACCOUNT - ISSUE 2 APPLICATION FORM

## 1 Account Opening Details – Note: Please make cheques payable to the Organisation's name

I/we apply to open a **CHARITIES AND CLUBS DIRECT\* / DIRECT 30\* ACCOUNT - ISSUE 2** and enclose £  being the initial investment.  
(\*Please delete as appropriate)

## 2 Organisation Details – please use BLOCK CAPITALS

Name of Organisation:			
Address of Organisation:			
		Postcode:	
Contact Name - Title:	Forenames (in full):	Surname:	
Contact Tel - Day:	Evening:	Mobile:	
Email Address:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>		
Correspondence Address (if different from above):			
		Postcode:	

## 3 Authorised Signatories - This section MUST be completed by at least one signatory

I/we authorise Monmouthshire Building Society to accept online withdrawal requests submitted via the 'My Accounts' service, using the organisation's login details, in favour of the bank account entered on this application.

### Signatory 1

Title:	Forenames (in full):	Surname:	
Permanent Residential Address:			
		Postcode:	Nationality:
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	Email address:	
Contact Tel - Day:	Evening:	Mobile:	

### Signatory 2

Title:	Forenames (in full):	Surname:	
Permanent Residential Address:			
		Postcode:	Nationality:
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	Email address:	
Contact Tel - Day:	Evening:	Mobile:	

### Signatory 3

Title:	Forenames (in full):	Surname:	
Permanent Residential Address:			
		Postcode:	Nationality:
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	Email address:	
Contact Tel - Day:	Evening:	Mobile:	

### Signatory 4

Title:	Forenames (in full):	Surname:	
Permanent Residential Address:			
		Postcode:	Nationality:
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	Email address:	
Contact Tel - Day:	Evening:	Mobile:	

## 4 Financial Services Compensation Scheme (FSCS)

We require the following information regarding your eligibility under the Financial Services Compensation Scheme (FSCS).

1. Are you a small local authority (e.g. Parish council, community council)? Yes  No

If yes, please provide documentary evidence confirming your annual budget figure before your eligibility can be confirmed.

2. Is your firm a private/public limited company? Yes  No

If you answered No to question 2, you do not need to answer any further questions, in this section of the form.

If you answered Yes to question 2, please note that although limited companies are covered by the FSCS scheme, the Society must establish whether the limited company is a small or large limited company for FSCS purposes. Please complete questions 3 to 5 below:

3. Is your turnover less than £6.5m? Yes  No

4. Is your balance sheet total less than £3.26m? Yes  No

5. Do you employ less than 50 employees? Yes  No

(The Society is part of the Financial Services Compensation Scheme (FSCS). Details of the Scheme and who is covered by it can be found at [www.fscs.org.uk](http://www.fscs.org.uk))

## 5 Withdrawal instructions

I/we require all withdrawals to be transferred to the organisation's bank account as follows, using the 'My Accounts' withdrawal facility, for which we apply in Section 6. Please note, the 'Bank Account Name' should be the name of the account as it appears on the organisation's cheque book:

Bank Account Name:  Bank Name:   
Bank Address:  Postcode:   
Bank Sort Code:   -   -   Bank Account Number:

## 6 Operating your Account (Optional) – please use BLOCK CAPITALS

We apply to view, and withdraw from this account via the Society's 'My Accounts' service in the name of the organisation and provide the following information required to complete the registration (Please write clearly. The password and memorable information **MUST** be between 8 and 15 characters):

Contact Email Address:   
Password:  Memorable Word/Phrase:

The Society will use these words to register your organisation for access to view, and withdraw from your account via our 'My Accounts' service, and will be needed at each login. We will write to your organisations correspondence address provided above with the login details once the registration is complete. We recommend that you change your Organisation's password and memorable information regularly for security reasons.

It is very important you keep a record of the information supplied in this section to enable you to use this service.

## 7 Customer Declaration – please read, complete and sign - All signatories must sign

**Important Information – it is essential that you read and understand the terms within this declaration before signing below.**

- I/we confirm that the body named above is a company, other corporate body or unincorporated association and declare that the sum shown on the application form is being invested in Monmouthshire Building Society by me/us as a trustee for the organisation named there, and that I am an/we are officer(s) of the said body duly authorised to make this investment on its behalf.
- I/we confirm that I/we have received the following:  

<b>General Terms &amp; Conditions for Savings Accounts Leaflet</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	(If you have ticked 'No' to any of these, we will send it to you on receipt of this application)
<b>Interest Rate Leaflet</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
<b>Savings Services Tariff Leaflet</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
- I/we accept that the Society may decline my/our application.
- I/we consent and acknowledge that the Society will carry out an electronic check to verify my/our identity.
- I/we agree to the terms and conditions applying to the account and the General Terms & Conditions for Savings Accounts, and to be bound by the Rules of the Society, a copy of which is available on request.
- I/we authorise the Society to operate the account according to the instructions indicated in this application form.

### Use of your Personal Information

- We need to collect information about you in order to open and administer your savings account. The legal basis on which we process your data will be either that the processing is necessary for us to provide you with the financial product you are seeking; necessary to comply with our legal obligations; in our legitimate business interests in relation to such purposes or with your consent.
- If you make a joint application with your spouse, partner, family member or another party, we will also need to collect personal information about that person. If you make a joint application on behalf of the joint applicant, you agree to show them our Summary Privacy Notice and that you have all necessary consents to enable you to provide us with their information.
- The information we collect is used to verify your identity, administer your accounts, provide you with our services and to communicate with you about other products or services of ours that we think may be of interest to you.
- When using your information we may also share information with anyone you appoint to administer or operate your account; regulatory and government bodies; auditors; any individuals/organisations that we use to provide services to us; and any other person or organisation if the law, public duty or our legitimate interests require us to do so.
- We undertake checks about you with Fraud Prevention Agencies ('FPAs') for the purposes of preventing fraud and money laundering, and to verify your identity. If false or inaccurate information and fraud is suspected then we will record this and share the information with FPAs.
- In making your application you acknowledge that you have received and read the summary of our full Privacy Notice contained in our "Important Information About Your Personal Data" leaflet. Our full Privacy Notices are available from all our offices and on our website at [www.monbs.com/privacy](http://www.monbs.com/privacy).

### Keeping you Informed about other Products & Services

The Society would like to provide you with information on our products and services unless you opt out of receiving this information. Please note the Society will continue to provide you with regulatory and service communications even if you have opted out.

I do not wish to receive information on products and services by the following channels:

On behalf of the Organisation: Mail  Telephone  Electronic means

Continued overleaf >>>

**Signatory 1**  
Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Signatory 2**  
Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Signatory 3**  
Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Signatory 4**  
Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

<b>For Office Use Only</b>	Date Opened	Security Number	Branch/Agent	ID checked by	Data Check
A/C No.	Applicant 1 Number		Applicant 2 Number		
Applicant 3 Number			Applicant 4 Number		

CHEQUE DETAILS						
Drawer's Name	Bank Name	Bank Address	Sort Code	Account Number	Cheque Number	Amount





Basic information about the protection of your eligible deposits

Eligible deposits in Monmouthshire Building Society are protected by:	The Financial Services Compensation Scheme (“FSCS”) <sup>1</sup>
Limit of protection:	£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: Monmouthshire 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. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank / building society or credit union’s failure:	20 working days. <sup>4</sup>
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 Monmouthshire Building Society for enquiries relating to your account:	<b>Monmouthshire Building Society</b> Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Telephone: 01633 844330
To contact the FSCS for further information on compensation:	<b>Financial Services Compensation Scheme</b> 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU <b>Tel:</b> 0800 678 1100 or 020 7741 4100 <b>Email:</b> ICT@fscs.org.uk
More information:	Additional information can be found overleaf or at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

Additional information Overleaf >>>

Acknowledgement of receipt by the depositor(s):

Signature of Applicant 1	Date	Signature of Applicant 2	Date
Signature of Applicant 3	Date	Signature of Applicant 4	Date

**For Office Use Only:**

Customer Name:	
Customer Name:	
Customer Name:	
Customer Name:	
Account Number:	



## 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.

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:

- (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 [www.fscs.org.uk](http://www.fscs.org.uk)**

### **<sup>3</sup>Limit of protection for joint accounts**

In the 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.

### **<sup>4</sup>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 (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 at [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.

## Exclusion list

A deposit is excluded from protection if:

- (1) The holder and any beneficiary owner of the deposit have never 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
  - Financial institution
  - Investment firm
  - Insurance undertaking
  - Reinsurance undertaking
  - Collective investment undertaking
  - Pension or retirement fund<sup>1</sup>
  - Public authority, other than a small local authority.

The following deposits, categories of deposits or other instruments are no longer 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<sup>2</sup> 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<sup>3</sup>
- deposits of an overseas financial services institution which qualifies as a small company<sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>1</sup>Deposits by personal pension scheme, stakeholder pension schemes and occupational pension scheme of micro, small and medium sized enterprises are not excluded.

<sup>2</sup>Listed in Section C of Annex 1 of Directive 2014/65/EU

<sup>3</sup>Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup>See footnote 3

<sup>5</sup>See footnote 3