





### 3a New people to be added (if applicable) (continued)

#### Marketing preferences

From time to time we'd like to contact you about products, services and offers that may interest you or to get your opinion on how we're doing. We won't bombard you and you can choose to stop receiving information at any time by contacting us.

Please tick any box(es) **you wouldn't** like us to use:

- Email, text, social media and messaging services  
 Phone  
 Post  
 Market research, including customer satisfaction surveys  
 **All of the above**

### 3b Signing rule (if applicable)

All new account operators will be added within the existing signing rule. If a new instruction is required please indicate below (this will replace any existing signing rule):

- Any 1 signature  (allows for full financial transactions via Online Banking)  
 Any 2 signatures  (Online Banking financial transactions will be restricted to view only)  
 All signatures  (Online Banking financial transactions will be restricted to view only)  
 Have you read the Data Protection Statement to see how your personal information will be used?

**PLEASE READ THE DATA PROTECTION STATEMENT AND ENSURE THAT YOU HAVE BEEN THROUGH AND INCLUDED ALL DOCUMENTATION AS OUTLINED IN THE CHECKLIST IN SECTION 7**

## 4 Data Protection Statement

Please read this section as this tells you how your personal information will be used by us.

#### Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Santander UK plc, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions. Where there are two or more people named on this form, this data protection statement applies to each person separately.

#### The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service I've applied for. You'll collect most of this **directly** during the application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use may be about me as a personal or business customer and may include:

- o Full name and personal details including contact information (e.g. home and business address and address history, email address, home, business and mobile telephone numbers);
- o Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- o Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- o Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- o Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- o Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- o Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- o Education and employment details/employment status for credit and fraud prevention purposes; and
- o Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

#### Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

#### Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

#### Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
  - a) To take steps at my request prior to entering into it;
  - b) To decide whether to enter into it;

- c) To manage and perform that contract;
- d) To update your records; and
- e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
  - a) For good governance, accounting, and managing and auditing your business operations;
  - b) To search at credit reference agencies at my home and business address if I'm over 18 and apply for credit;
  - c) To monitor emails, calls, other communications, and activities on my account;
  - d) For market research, analysis and developing statistics; and
  - e) To send me marketing communications and for marketing to me in-branch, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
  - a) When I exercise my rights under data protection law and make requests;
  - b) For compliance with legal and regulatory requirements and related disclosures;
  - c) For establishment and defence of legal rights;
  - d) For activities relating to the prevention, detection and investigation of crime;
  - e) To verify my identity, make credit checks, fraud prevention and anti-money laundering checks; and
  - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
  - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
  - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
  - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

#### Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- o The Santander group of companies\* and associated companies in which you have shareholdings;
- o Sub-contractors and other persons who help you provide your products and services;
- o Companies and other persons providing services to you;
- o Your legal and other professional advisors, including your auditors;
- o Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- o Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- o Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);

## 4 Data Protection Statement (continued)

- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or Mastercard) if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

### International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

### International Corridors

Where I may have international business needs, you will share information relating to my company, products and accounts, including transactional information, with Banco Santander S.A., Santander group companies and other partner banks who may be based in other countries, to better support our international operations and decide whether to offer my company other products and services. For more information on who those other Santander group companies or other partner banks are, I can contact my Relationship Team or call you on 0330 123 9860. The data shared will include information on my company's financial position, its auditable accounts, its directors and shareholders and any information held about the company by Santander, such as information about transactions carried out on my accounts with Santander and information regarding any other products and services that I receive from you. You will do this on the basis of your legitimate interests. **If I do not want you to share my data in this manner I can speak to you.** Unless I have agreed otherwise, if you believe I may have international business needs you will check whether I have accounts held with other Santander group companies. If there are products or services that you or your group of companies or partner banks think may meet my needs you may tell me about these. I can amend my marketing preferences at any time by contacting you.

### Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

### Credit reference checks

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and business address with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Santander to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. The personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants or between myself and any named business partner or individual will be created at the credit reference agencies. This will link our financial records (including records of any previous and subsequent names) and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

If I am a director you will seek confirmation from the credit reference agencies that the residential address that I provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- [experian.co.uk/crain](https://experian.co.uk/crain)
- [equifax.co.uk/crain](https://equifax.co.uk/crain)
- [callcredit.co.uk/crain](https://callcredit.co.uk/crain)

### My marketing preferences and related searches

You'll use my home address, phone numbers, email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

If I would prefer not to receive up-to-date information on other products and services, or to be included in market research, I can indicate this in section 3a, 'New person(s) to be added (if applicable)'.

### Using automated decision making to make decisions about you

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling).

In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries.

In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me, as well as to produce a personalised price for insurance products, to provide an indication of the price prior to an application being made (please note, publicly available information about me and information about me from third party data sources, such as credit reference agencies, will also be used to provide me with an indication of the price). The personalised price would be presented to me in marketing communications and during contacts with Santander that might be suitable. You'll look at the types of accounts that I already have with you, as well as my age, where this is relevant to the product you think I might be interested in. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

For some insurance products you may use automated decision making to assist the insurer in determining my final insurance premium. The insurer will use an automated underwriting engine to process my personal information and to better assess insurance risk which will generally provide a more accurate price that is relevant to my individual circumstances and needs. The automated underwriting engine will use information including personal information that I provide as well as other information about me held by you, the insurer and other parties. Where the insurer is carrying out any automated decision making it will do so on the basis that it is necessary in order for the insurer to enter into the insurance contract with me. I have the right to contest that decision, express my point of view and ask for a human review. Where you carry out any automated decision making for my insurance product, you will ask for my consent during the application process to allow you to do so. I may withdraw my consent at any time. Further details can be found in the "Using My Personal Data" booklet.

### Other information about me as a business customer

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

### Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account, policy or service has been closed or has otherwise come to an end based on your legal and regulatory requirements.

### My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right to **object** to processing of my personal data;
- The right to **restrict processing** of my personal data;
- The right to **have my personal data erased** (the "right to be forgotten");
- The right to **request access** to my personal data and information about how you process it;
- The right to **move, copy or transfer my personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

**4 Data Protection Statement (continued)**

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: [ico.org.uk](http://ico.org.uk).

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by asking for a copy in branch or online at [santander.co.uk](http://santander.co.uk).

**Data anonymisation and aggregation**

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an

aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

**\*Group companies**

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

**5 Declarations of new people to be added**

Please don't sign this form until you've read the Data Protection Statement and decided whether you need independent advice from a solicitor or accountant.

- a) I/We have read and agree with the Data Protection statement.
- b) I/We have seen a copy of the Terms and Conditions of the account(s) and I/we agree to be bound by them. Terms and Conditions can be found on our website, [santander.co.uk/business](http://santander.co.uk/business). You can also get a copy at any of our branches, or by calling **0330 123 9860**.
- c) I/We have seen a copy of the FSCS Information Sheet and Exclusions List. This can be found in our product Key Facts Documents which can be as above.
- d) The information contained in this application is true and correct.
- e) I/We will advise Santander UK plc within 30 days of any change in circumstances which affects my/our tax residency status or causes the information in this form to become incorrect.

First new signatory

D	D	M	M	Y	Y	Y	Y
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Please state the identification documents you've enclosed

1

2

Second new signatory

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please state the identification documents you've enclosed

1

2

**IMPORTANT:** New signatories must provide us documentation to verify their identity. For each of the participants above, please give us 1 item from 'list 1' and a **separate** item from 'list 2' (Please refer to section 7 of this form.) **PLEASE NOTE:** We need black and white photocopies of identification and not originals. If you don't give us the right documents, there may be a delay in processing your request.

**6 Declaration of existing signatory(ies)**

This declaration must be signed in accordance with the existing signing rule (ie. any 1 signature, any 2 signatures or all signatures). If you're in a partnership, all signatories need to complete this declaration.

I, the existing authorised signatory whose signature appears below, agree to all changes outlined in this change of details form and authorise Santander UK plc to operate the account in accordance with the operating instructions.

- The information contained in this application is true and correct.
- I/We will advise Santander UK plc within 30 days of any change in circumstances which affects my/our tax residency status or causes the information in this form to become incorrect.

Name in full

First signatory

Identification documents enclosed

Date

Position (e.g. Director, Secretary, etc.)

Name in full

Second signatory

Identification documents enclosed

Date

Position (e.g. Director, Secretary, etc.)

Name in full

Third signatory

Identification documents enclosed

Date

Position (e.g. Director, Secretary, etc.)

Name in full

Fourth signatory

Identification documents enclosed

Date

Position (e.g. Director, Secretary, etc.)

Each signatory will need to provide some ID. Refer to section 7 for full details of what we need.

## 7 Checklist

Before returning this form please complete the following checklist

- |   |     |                          |                              |
|---|-----|--------------------------|------------------------------|
| ◦ Have you filled out all fields in section 1 with all of your business' details, including all numbers for all accounts that you would like to be changed?   | Yes | <input type="checkbox"/> |                              |
| ◦ If you want to remove existing signatories, have you entered their details in section 2? Please ensure you've provided identification for the signatories being removed from the account as highlighted in section 2. (If a person is no longer able to sign, please see notes in section 2.)           | Yes | <input type="checkbox"/> | N/A <input type="checkbox"/> |
| ◦ If you're adding new people, have you completed sections 3 and 5, and read section 5, ensuring that all fields are populated?   | Yes | <input type="checkbox"/> | N/A <input type="checkbox"/> |
| ◦ If you're adding new people, have you provided copies of sufficient identification? <b>PLEASE NOTE: We require black and white photocopies of identification and not originals. Insufficient ID will result in a delay in processing your request.</b>  | Yes | <input type="checkbox"/> | N/A <input type="checkbox"/> |
| ◦ Have existing signatories signed Section 6 in accordance with existing signing rules? (i.e. any one signature, Yes any two signatures or all signatures) AND provided a copy of one item from List 1 ( <b>see 'Identification documentation' below</b> ) in order to authorise the changes?             | Yes | <input type="checkbox"/> |                              |
| ◦ If you're adding a Director/Secretary/Shareholder to a Limited Company, have you updated Companies House?   | Yes | <input type="checkbox"/> | N/A <input type="checkbox"/> |
| ◦ If the main email address for the business has changed, have you completed a 'Change of business details' form? This form can be found at <a href="https://santander.co.uk/business/support/customer-support/change-of-details">santander.co.uk/business/support/customer-support/change-of-details</a> | Yes | <input type="checkbox"/> | N/A <input type="checkbox"/> |
| ◦ <b>Have you read the Data Protection Statement to see how your personal information will be used?</b>   | Yes | <input type="checkbox"/> |                              |

To see which ID to send to us with your completed form please go to the 'Help and guides' section at [santander.co.uk/business/support/customer-support/useful-documents](https://santander.co.uk/business/support/customer-support/useful-documents) or call us on **0330 123 9860**.

Once we've received your completed form and the correct supporting documents, we'll try to complete all requested changes within 5 working days.

If you have any questions, please call us on **0330 123 9860** and we'll be happy to help.

### For office use only

#### Branches and BRMs

When verifying and validating the customer's identity please record the information using the online Face to Face (Branch) Manual Customer Identification Record and attach to this application form.