

Changing an account

from joint to sole or from sole to joint



Please fill in the form using block capitals and black ink. Tick any boxes which apply.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats). For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at [relayuk.bt.com](https://www.relayuk.bt.com). This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at [santander.co.uk](https://www.santander.co.uk) by searching 'accessibility'.

If you are changing your account from a joint to sole account, please complete Sections 1, 3 and sign Section 4. **Please note – The joint account holder being removed from the account must also sign Section 4.** If you are adding a joint account holder to your current account, please complete Sections 1, 2, 3 and sign Section 4. **Please note – The added account holder must also sign Section 4.**

If you're requesting to be added to a Santander Edge® Explorer current account, you need to complete 2 forms - this form and our 'Changing a Santander Edge Explorer current account from sole to joint' form. If you're removing an account holder you don't need to complete the form 'Changing a Santander Edge Explorer current account from sole to joint'.

1 Your existing account/account holder to remain on account

Sort code

Account number

First account holder

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐

First name

Middle names

Surname

Other names you're known by or commonly use (not nicknames)
(please include title, first name and surname)

Date of birth

What is your home address? (UK only)

Postcode

How long have you lived at this address?

2 Adding a joint account holder to your current account

To be completed by/on behalf of the person you would like added on to your account.

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other ☐

First name

Middle names

Surname

Other names you're known by or commonly use (not nicknames)
(please include title, first name and surname)

Date of birth

Country of birth

Nationality

Second nationality (if you have dual nationality)

Is your country of residence the UK?

Yes ☐ No ☐

If No, please state country

Country of Fiscal residence (i.e. the country in which you are currently resident and employed)

TIN (Tax identification number) if non-UK tax resident

Do you make a tax contribution in any other country due to residence or citizenship

Yes ☐ No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number)

Country

TIN

Country

TIN

2 Adding a joint account holder to your current account (continued)

What is your home address? (UK only)

Postcode

How long have you lived at this address?

Y	Y	M	M
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Address you'd like your mail to go to
(this can be the current or new account holder's address)

Postcode

Do you have a private letterbox or do you share one? (for example, in a block of flats or a converted house where letterbox is shared with people you don't live with)

Private ☐ Shared ☐

Home phone number (Including area code)

Work phone number (Including area code)

Mobile phone number

Are you:

Married ☐ Single ☐

Widowed ☐ Divorced ☐

Separated ☐ To be married ☐

Living with partner ☐

please give all the addresses you've lived at in the past three years.
If more than one entry, please add on another sheet.

Postcode

How long have you lived at this address?

Y	Y	M	M
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How many children or other people are
financially dependent on you?

Your home – do you:

Own your home with a mortgage? ☐

Own your home outright ☐

Live with parents/friends/relatives ☐

Live in halls of residence ☐

Rent ☐

Other (please specify)

Your occupation – are you:

Employed ☐

Not employed – homemaker ☐

Not employed – student ☐

Not employed – unemployed ☐

Retired ☐

Self-employed ☐

If you're unemployed, how long since you last worked?

Y	Y	M	M
---	---	---	---

Please complete if you're employed or just about to start work.

Employer's name

Employer's address

Postcode

What is or will be your occupation/job title?

When did you/will you start work?

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

Time with current employer

Y	Y	M	M
---	---	---	---

What is your employer's nature of business?

Central or local government, health or education ☐

Other Public sector ☐

Private sector ☐

Self employed ☐

Net income (salary and other income)

£

How often do you get paid:

Weekly ☐ Monthly ☐ Fortnightly ☐

Other (please specify)

Do you have another income?
(e.g. state benefits, rental income, pension or other)

Yes ☐ No ☐

If Yes, please give details

How often do you receive this other income?

2 Adding a joint account holder to your current account (continued)

What is the Purpose of the account?

Main Bank account ☐Secondary account ☐Other ☐

If chose Other (please specify)

What will you pay into the account each month?

What are your expected monthly outgoings from the account?

Roughly how much cash you think you will deposit each month?

£0 ☐ £1,001 - £2,000 ☐£1 - £1,000 ☐ £2,000+ ☐**3 Source of Initial Funds**

Is this Section Applicable

Yes ☐ No ☐

If 'No' has been selected, please provide the reason

If yes then choose the Source of initial deposit

Accumulated through business activity ☐Another person or entity ☐Crown funding ☐Employment or benefits ☐Gift ☐Gifts ☐Income received from another person ☐Inheritance ☐Legal settlement ☐Other ☐Other income ☐Ownership or sale virtual currencies ☐Personally introduced by related party ☐Pocket money from parents ☐Property ☐Retirement ☐Sales or divestment of assets ☐Savings ☐Stocks, shares, bonds, managed investments or debentures ☐Third party loans ☐Transferred by third party ☐Transferred from another business ☐Virtual currencies ☐

How much will you initially deposit?

Are these funds from the UK?

Yes ☐ No ☐

If selected no then please advise which country is the deposit from?

4 Source of ongoing Funds

Is this Section Applicable

Yes ☐ No ☐

If 'No' has been selected, please provide the reason

If yes then choose the Source of ongoing funds

Accumulated through business activity ☐Another person or entity ☐Crown funding ☐Employment or benefits ☐Gift ☐Gifts ☐Income received from another person ☐Inheritance ☐Legal settlement ☐Other ☐Other income ☐Ownership or sale virtual currencies ☐Personally introduced by related party ☐Pocket money from parents ☐Property ☐Retirement ☐Sales or divestment of assets ☐Savings ☐Stocks, shares, bonds, managed investments or debentures ☐Third party loans ☐Transferred by third party ☐Transferred from another business ☐Virtual currencies ☐

Amount of Ongoing funds from this source?

Are these funds from the UK?

Yes ☐ No ☐

If selected no then please advise origin of ongoing funds?

5 Data protection statement

I confirm that I am entitled to disclose information about any partner/spouse named on the application form.

Using my personal information

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 Data Protection Officer, Santander, Sunderland, SR43 4GP 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 include:

- Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- 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);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- 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;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- 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 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, 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:

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisers, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;

5 Data protection statement (continued)

- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- 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);
- 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.

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 (this does not apply to those under 18)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me 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. (A credit search is not carried out if I am under 18 or I apply for a Basic Current Account.) 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. Details about my application (whether or not it's successful) will be recorded and you'll give details of 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 will be created at the credit reference agencies.

This will link our financial records 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.

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
- equifax.co.uk/crain
- transunion.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.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I understand you won't bombard me and I can choose to stop receiving information at any time by contacting you.

I have ticked any box(es) I **WOULD NOT** like you to use:

First Applicant

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

Second Applicant

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

Using automated decision making to make decisions about me

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.

5 Data protection statement (continued)

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 (I 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 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.

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.

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.

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.

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.

6 Declaration

We agree, individually and together, that:

- We wish you to convert the account as detailed above.
- The information contained in this application is true and correct
- I/We undertake to advise Santander UK plc within 30 days of any change in circumstances which affects my/our tax residency status or causes the information contained herein to become incorrect.
- The relevant conditions of the account, a copy of which I/we have received, will be observed.
- All instructions properly given before the conversion of the account will continue to apply until I/we change them by writing to you.
- If the account is being converted into a joint account, Santander may act upon instructions from either of us, when we have given a signature or password.
- If the account (after paying cheques in course of collection) is overdrawn, we shall both remain liable (separately and jointly) to repay the amount owed to Santander.
- Where a joint account is converted into a sole account, information about the account and historical transactions will be available to all current account holders and any future account holders added to the account.
- If converting to a joint account, I have received a copy of the FSCS Information Sheet and Exclusions List.

Signature of existing or continuing customer

Print name

Date

D	D	M	M	Y	Y	Y	Y
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Please ensure that you have read, and agree to, the Data Protection statement and the declaration before signing.

Signature of joint account holder being added or removed

Print name

Date

D	D	M	M	Y	Y	Y	Y
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For Santander use only

To add holder	☐	Removal of holder	☐
ID/Confirmation of address	☐	Cancel Direct Transfers in sole name of removed party	☐
N/A ENQ	☐	Confirmation of historical account and transactional information being available to current and future account holders	☐
Copy of Terms and Conditions supplied	☐	CHQ 90 performed	☐
CHQ 90 performed	☐	CHQ 95 performed	☐
CHQ 95 performed	☐	Password	☐
Password	☐		

NOT FOR BRANCH USE – CUSTOMER OPERATIONS USE ONLY

Date	D D M M Y Y Y Y	Salary number	
Person verifying ID		Signature	
Name			