



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 is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would 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 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.**

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 name(s)

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?

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 name(s)

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

What is your home address?

Postcode

How long have you lived at this address?

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

Postcode

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

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 ☐

If you have been living less than three years at your home address, 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 did you live at this address?

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?

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?

Time with current employer

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?

What is the expected amount through the account each month?

How is this income received?

Directly from an account with Santander ☐ Directly from another current account? ☐

By cheque ☐ In cash ☐

Other (please specify) ☐

What is the source of payments into this account?

Directly from an account with Santander ☐ Directly from another current account? ☐

By cheque ☐ In cash ☐

Other (please specify) ☐

What is the purpose of this account? Please give details

If you are adding a trustee to your account, please give details of the purpose of the trust

3 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 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 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 advisors, 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;
- 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
- callcredit.co.uk/crain

3 Data protection statement (continued)

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**

Automated decision making and processing

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications and marketing in-branch is suitable for me, to analyse statistics and assess lending and insurance risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services, except as follows; when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. 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 and that data portability is only relevant from May 2018):

- 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, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

*Group companies

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

4 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.
- Once the account is converted, information about the account and historical transactions will be available to all account holders.
- 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

New customers: Please ensure that you have read, and agree to, the Data Protection statement before signing.

Signature of joint account holder being added or removed

Print name

Date

For Santander use only

To add holder

☐

ID/Confirmation of address

☐

N/A ENQ

☐

Copy of Terms and Conditions supplied

☐

CHQ 90 performed

☐

CHQ 95 performed

☐

Password

☐

Removal of holder

☐

Cancel Direct Transfers in sole name of removed party

☐

CHQ 90 performed

☐

CHQ 95 performed

☐

Password

☐

NOT FOR BRANCH USE – CUSTOMER OPERATIONS USE ONLY

Date

D	D	M	M	Y	Y	Y	Y
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Person verifying ID

Name

Salary number

Signature