# EU Basic Current Account

# Application form for European Union (EU) residents excluding the UK

## Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.

Applications from residents outside of the EU will not be accepted.

departure, regulations in remaining EU member states may mean

that the EU Basic Current Account is not available to residents of

If the UK leaves the EU, and dependent on the basis of that

All sections of this application form must be completed.

remaining EU member state countries.

Fully complete every section, filling in N/A if not applicable.

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 for more information.

# Filling in this form

# To be eligible for the EU Basic Current Account, you must:

- be a consumer legally resident in the EU excluding the UK (for joint applications at least one (or both) applicants must be legally resident in the EU);
- be aged 16 or over;
- be able to provide the required identification from List 1 and List 2 (shown below); and
- not hold any other current account in the UK with Santander or any 0 other UK provider (unless you're switching it to Santander EU Basic Current Account).

# **1** Customer identification requirements

You must send copies of these documents in with your application.

We're required to verify your identity. As a result, you'll be asked to provide evidence of your identity (a copy of which will be retained for our evidence) from the lists below when opening your EU Basic Current Account.

Occasionally, to comply with HM Treasury sanctions and guidelines from the Financial Action Task Force on money laundering, there may be additional checks and documents required if you're a national of a certain country.

# What identification do we require?

You must send two different forms of ID, one item from List 1 and a different item from List 2. Both ID documents must be black and white photocopies. Do not send original documents. You must send the pages showing all the important information. These must show the full page and be clear to read. Important pages include those showing your photograph or pages detailing your personal information, date of document etc.

See section below for information regarding translation and notarising requirements for Greece and Bulgaria.

Please tick which ID you are sending. The ID you send to verify your address must exactly match the address provided on this application form.

List 1 (Proof of Identity) - Please provide **ONE** of the following:

Passport – UK/EEA (unexpired).

Passport – non UK/non EEA with a valid visa (unexpired).

- Unexpired UK/EEA or Switzerland photocard driving licence.
- The date of the licence and photograph must be in date.
- EEA or Switzerland national identity card.
- Government Issue Asylum Seeker/Refugee document (Must be in date with photo)\*\*

List 2 (Proof of Address) - PLUS another ONE from the following list. The ID from List 2 must be different from the one provided from List 1.

- Bank Statement\*
- Utility Bill (not mobile phone, satellite/cable TV bills)\*
- Unexpired UK/EEA or Switzerland photocard driving licence. The date of the licence and photograph must be in date.
- Confirmation of unemployment Benefit \*\*
- Must be the most recently issued and less than three months old (except water bills less than 12 months old).
- Must be the most recently issued and less than 12 months old translated in English and notarised

\*\*\* Must be translated to English and notarised

If you are unable to provide identification from the above lists you can e-mail internationalteam.padaccount@santander.co.uk

# Please note that for residents of Bulgaria and Greece all documents from both List 1 and 2 need to be translated and notarised.

# **Translation and Notary Requirements**

All documents where translation in English is required must also be notarised by an approved notary, or bank official.

# What should the certification say?

° Must be signed and dated within the last 3 months.

Confirm the original has been seen (this must be written on the copy of the documents).

Name, title, position, address and contact details of the notary must be clearly noted.

Please see our Customer Identification Requirements leaflet for more information. This is available on our website at www.santander.co.uk.



# 📣 Santander

| 2 About You - Your Personal Details   | Everybody must fill in this section using BLOCK CAPITALS and black ink.   |
|---|---|
| First customer  | Second customer - this only applies if you want to open a joint account.  |
| Title   | Title   |
| Mr Mrs Ms Miss  | Mr Mrs Ms Miss  |
| Other   | Other Other   |
| Are you:  | Are you:  |
| male?female?  | male?female?  |
| First name  | First name  |
|   |   |
| Middle names  | Middle names  |
|   |   |
|   |   |
| Surname   | Surname   |
|   |   |
| Other names you're known by or regularly use (not nicknames).<br>Please include title, first name and surname                   | Other names you're known by or regularly use (not nicknames).<br>Please include title, first name and surname                   |
|   |   |
| Marital status  | L<br>Marital status   |
|   |   |
|   |   |
| Date of birth (DD MM YYYY)  | Date of birth (DD MM YYYY)  |
| Place of birth  | Place of birth  |
|   |   |
| Nationality   | Nationality   |
|   |   |
| Second nationality (if you have dual nationality)   | Second nationality (if you have dual nationality)   |
|   |   |
|   |   |
| Number of children financially dependent on you   | Number of children financially dependent on you   |
| Please confirm country of residence for tax purposes  | Please confirm country of residence for tax purposes  |
|   |   |
| Tax identification number   | Tax identification number   |
|   |   |
| Tax Identification Number is mandatory for all EU Basic Account   | Tax Identification Number is mandatory for all EU Basic Account   |
| <b>applications</b> (excluding residents of France)<br>Employment status (e.g. full/part time employed, self employed, retired) | <b>applications</b> (excluding residents of France)<br>Employment status (e.g. full/part time employed, self employed, retired) |
| Employment status (e.g. http://employed.setremployed, retired/  | Employment status (e.g. rutt/part time employed, sett employed, retired)  |
| Do you have tax obligations in any other country due to citizenship or  | L<br>Do you have tax obligations in any other country due to citizenship or   |
| residency?  | residency?  |
| Yes No  | Yes No  |
| If yes, please confirm country  | If yes, please confirm country  |
|   |   |
|   |   |
| 3 About You – Your Contact Details Every  | body must fill in this section using BLOCK CAPITALS and black ink.  |
| First customer  | Second customer   |
| Please provide at least one phone number and your email address   | Please provide at least one phone number and your email address   |
| Mobile phone number including country code  | Mobile phone number including country code  |
|   |   |
| Home phone number including country code  | Learning Home number including country code   |
|   |   |
| Empil address   | Empil address   |
| Email address   | Email address   |
|   |   |

| 3 About You – Your Contact Details (continued)   | Everybody must fill in this section, using BLOCK CAPITALS and black ink.   |
|--|--|
| First customer   | Second customer  |
| Your permanent residential address   | Your permanent residential address   |
|  |  |
|  |  |
|  |  |
| Zip/post code  | Zip/post code  |
| EU Country   | EU Country   |
|  |  |
| When did you move into this address? (MM YY)   | When did you move into this address? (MM YY)   |
| Your home circumstance? (e.g. home owner, living with parents)   | Your home circumstance? (e.g. home owner, living with parents)   |
|  |  |
| If you are unable to provide a permanent residential address, or three years of address history you can e-mail internationalteam.padaccount@ santander.co.uk   | If you are unable to provide a permanent residential address, or three<br>years of address history you can e-mail internationalteam.padaccount@<br>santander.co.uk   |
| Other addresses lived at in previous three years (only complete if required)   | Other addresses lived at in previous three years (only complete if required)   |
|  |  |
|  |  |
|  |  |
| Zip/post code  | Zip/post code  |
| EU Country   | EU Country   |
|  |  |
|  | W/bon did you move into this address? (MMANN)  |
| When did you move into this address? (MM YY)   | When did you move into this address? (MM YY)   |
| If necessary please use a separate sheet of paper to provide additional addresses.   | If necessary please use a separate sheet of paper to provide additional addresses.   |
| If you are unable to provide a permanent residential address, or three   | If you are unable to provide a permanent residential address, or three   |
| years of address history you can e-mail internationalteam.padaccount@  | years of address history you can e-mail internationalteam.padaccount@<br>santander.co.uk   |
| santander.co.uk<br>I have a shared post box at my/ our current address   | I have a shared post box at my/ our current address  |
| Thave a shared post box at my our current address  | Thave a shared pose box at my our carrene address  |
|  |  |
| Yes No   | Yes No   |
| Yes No No About You – Your employment details  | Yes No   |
| 4 About You – Your employment details  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.   |
| 4 About You – Your employment details First customer   | Everybody must fill in this section, using BLOCK CAPITALS and black ink. Second customer   |
| 4 About You – Your employment details  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.   |
| 4 About You – Your employment details First customer Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink. Second customer Job title (e.g. Teacher, shop assistant)  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)  |
| 4 About You – Your employment details First customer Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink. Second customer Job title (e.g. Teacher, shop assistant)  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYYY)         Name of employer or business  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYYY)         Name of employer or business  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYYY)         Name of employer or business  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYYY)         Name of employer or business  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash,   |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         5 Your new account         First customer  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)  |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash,   |
| 4 About You – Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash,   |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash, cheque, standing order)   |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash, cheque, standing order)   |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash, cheque, standing order)         Purpose of new account? (e.g. to pay bills)         Do you have another account with another UK provider?   |
| 4 About You - Your employment details   First customer   Job title (e.g. Teacher, shop assistant)   Date you started your job (DD MM YYY)   Date you started your job (DD MM YYY)   Date you started your job (DD MM YYY)   Name of employer or business   What sector do you work in? (e.g. private, public) <b>5 Your new account</b> First customer   How will you usually pay into your account each month? (e.g. cash, cheque, standing order)   Purpose of new account? (e.g. to pay bills)   Do you have another account with another UK provider?   Yes No | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash, cheque, standing order)         Purpose of new account? (e.g. to pay bills)         Do you have another account with another UK provider?         Yes       No  |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash, cheque, standing order)         Purpose of new account? (e.g. to pay bills)         Do you have another account with another UK provider?         Yes       No         How much will you initially deposit in your account? (please confirm in  |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Purpose of new account? (e.g. to pay bills)         Purpose of new account? (e.g. to pay bills)         Do you have another account with another UK provider?         Yes       No         How much will you initially deposit in your account? (please confirm in United Kingdom Pound Sterling)  |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYYY)         Date you started your job (DD MM YYYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Second customer         How will you usually pay into your account each month? (e.g. cash, cheque, standing order)         Purpose of new account? (e.g. to pay bills)         Do you have another account with another UK provider?         Yes       No         How much will you initially deposit in your account? (please confirm in United Kingdom Pound Sterling)         f |
| 4 About You - Your employment details         First customer         Job title (e.g. Teacher, shop assistant)  | Everybody must fill in this section, using BLOCK CAPITALS and black ink.         Second customer         Job title (e.g. Teacher, shop assistant)         Date you started your job (DD MM YYY)         Date you started your job (DD MM YYY)         Name of employer or business         What sector do you work in? (e.g. private, public)         Purpose of new account? (e.g. to pay bills)         Purpose of new account? (e.g. to pay bills)         Do you have another account with another UK provider?         Yes       No         How much will you initially deposit in your account? (please confirm in United Kingdom Pound Sterling)  |

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# 6 Your Financial details

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| It is important that you provide accurate information regarding your inco<br>as possible. All financial values must be converted and provided in United  |  |
|--|--|
| 6A Your income   |  |
| First customer   | Second customer  |
| Your gross annual salary in United Kingdom Pound Sterling (your yearly income before tax)?   | Your gross annual salary in United Kingdom Pound Sterling (your yearly income before tax)?   |
| £  | £  |
| Your monthly net pay in United Kingdom Pound Sterling? (your monthly income after tax and other deductions)  | Your monthly net pay in United Kingdom Pound Sterling? (your monthly income after tax and other deductions)  |
| £  | £  |
| How do you get paid?   Direct into your     By cheque   current account  | How do you get paid?<br>By cheque Direct into your current account   |
| In cash Other (please give details)  | In cash Other (please give details)  |
|  |  |
|  |  |
| 6B Other income  |  |
| First customer   | Second customer  |
| Do you have any other income such as benefits or pension?  | Do you have any other income such as benefits or pension?  |
| Yes No   | Yes No   |
| If yes, what is the source of your other income? (e.g state benefit, rental income, pension, other income)   | If yes, what is the source of your other income? (e.g state benefit, rental income, pension, other income)   |
| L How often do your receive your additional income?  | How often do your receive your additional income?  |
| How much do you receive in United Kingdom Pound Sterling?  | How much do you receive in United Kingdom Pound Sterling?  |
| f  | f  |
| <b>6C Your outgoings</b><br>First customer<br>Approximate total monthly outgoings in United Kingdom Pound Sterling   | <b>Second customer</b><br>Approximate total monthly outgoings in United Kingdom Pound Sterling   |
| £  | £  |
| We'll be unable to progress your application if your total outgoings<br>are greater than your total income. We may also request additional<br>documentation from you to verify this information. | We'll be unable to progress your application if your total outgoings are greater than your total income. We may also request additional documentation from you to verify this information. |
| 6D Your new account  |  |
| First customer   | Second customer  |
| How much will you be paying into your new account each month in<br>United Kingdom Pound Sterling?  | How much will you be paying into your new account each month in United Kingdom Pound Sterling?   |

£

£

| 7 Switching from a UK provider – Only complete this section if you're  | switching your existing current account                                    |
|--|--|
| If you would like to switch your current account from another UK provide section below.  | er to the Santander EU Basic Current Account, please complete the          |
| First customer   | Second customer  |
| Are you switching your account from another provider in the UK?  | Are you switching your account from another provider in the UK?            |
| Yes No If 'no' please go straight to section 8.  | Yes No If 'no' please go straight to section 8.                            |
| If yes, please provide the following:  | If yes, please provide the following:                                      |
| Bank/Building Society Name   | Bank/Building Society Name   |
|  |  |
| Sort code  | Sort code  |
|  |  |
| Account number   | Account number   |
|  |  |
| Debit card number  | Debit card number  |
|  |  |
|  |  |
| Debit card expiry (MM YY)  | Debit card expiry (MM YY)  |
| Date you would like payments to switch (DD MM YYY)   | Date you would like payments to switch (DD MM YYYY)                        |
| Please note you can future date this by up to 60 days.   | Please note you can future date this by up to 60 days.                     |
| 5 51 5   | 5 5 5  |
| 8 EU Basic Current Account declaration   |  |
| I confirm that I have read and retained a copy of the Terms and Conditions,  | broken any credit agreements (in other words, do                           |
| Key Facts Document and Fee Information Document for the EU Basic   | you have any defaults registered against you)? Yes No                      |
| Current Account.   |  |
| By signing this application, I confirm that I agree to be bound by the Terms<br>and Conditions for the EU Basic Current Account (including the Special<br>Conditions in the Key Facts Document). | If 'Yes' please give details here.   |
| I'll own the account and not act as a trustee or nominee.  |  |
| The information I have given on this form is true and accurate.  |  |
| l undertake to advise Santander UK plc within 30 days of any change  |  |
| in circumstances which affects my tax residency status or causes the information contained herein to become incorrect.   |  |
| Have you ever:   | For joint accounts I understand that either of us may use the account      |
| been made bankrupt? Yes No   | on our own until either of us gives you written notice to say differently. |
| made an agreement with your creditors who agree  | I understand that by filling in the application, it doesn't mean you have  |
| to accept part of what you owe them instead of   | to open the account or give me any cards or an overdraft facility.         |
| the full debt, including an Individual Voluntary   |  |
| Arrangement (IVA)?   |  |
|  |  |

# 9 Signatures

| By signing this form you're confirming you've read the full Data Protection Statement and Declaration and you've received a copy of the FSCS |  |
|--|--|
| Information Sheet and Exclusions List.   |  |

| Date (DD MM YYYY)       Date (DD MM YYYY)         Tick that you have done the following:         completed <b>all</b> of the application form and signed it;         provided a Tax Identification Number (TIN), see section 2. Applications without a TIN will not be acceptable. A TIN is not applicable for resident of France;         have a black and white photocopy of the original identification document from List 1; and         have a black and white photocopy of the original identification document from List 2.         Print and post to: Santander Account Openings – (EU Basic), 9 Nelson Street, Bradford BD1 5AN.         We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your application, you can email Internationalteam.padaccount@santander.co.uk. | First customer Signature  | Second customer<br>Signature  |
|--|---|---|
| <ul> <li>completed <b>all</b> of the application form and signed it;</li> <li>provided a Tax Identification Number (TIN), see section 2. Applications without a TIN will not be acceptable. A TIN is not applicable for resident of France;</li> <li>have a black and white photocopy of the original identification document from List 1; and</li> <li>have a black and white photocopy of the original identification document from List 2.</li> <li>Print and post to: Santander Account Openings – (EU Basic), 9 Nelson Street, Bradford BD1 5AN.</li> <li>We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your</li> </ul>  | Date (DD MM YYYY)   | Date (DD MM YYYY)   |
| <ul> <li>provided a Tax Identification Number (TIN), see section 2. Applications without a TIN will not be acceptable. A TIN is not applicable for resident of France;</li> <li>have a black and white photocopy of the original identification document from List 1; and</li> <li>have a black and white photocopy of the original identification document from List 2.</li> <li>Print and post to: Santander Account Openings – (EU Basic), 9 Nelson Street, Bradford BD1 5AN.</li> <li>We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your</li> </ul>   | Tick that you have done the following:                                    |   |
| <ul> <li>of France;</li> <li>have a black and white photocopy of the original identification document from List 1; and</li> <li>have a black and white photocopy of the original identification document from List 2.</li> <li>Print and post to: Santander Account Openings – (EU Basic), 9 Nelson Street, Bradford BD1 5AN.</li> <li>We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your</li> </ul>  | completed <b>all</b> of the application form and signed it;               |   |
| <ul> <li>have a black and white photocopy of the original identification document from List 2.</li> <li>Print and post to: Santander Account Openings – (EU Basic), 9 Nelson Street, Bradford BD1 5AN.</li> <li>We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your</li> </ul>   |   | s without a TIN will not be acceptable. A TIN is not applicable for residents |
| Print and post to: Santander Account Openings – (EU Basic), 9 Nelson Street, Bradford BD1 5AN.<br>We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your  | have a black and white photocopy of the original identification document  | from List 1; and  |
| We'll send you a letter within seven working days to let you know whether we've accepted your application. If you have any questions about your  | have a black and white photocopy of the original identification docume    | ent from List 2.  |
|  | We'll send you a letter within seven working days to let you know whether | we've accepted your application. If you have any questions about your         |

# PLEASE READ THE CUSTOMER IDENTIFICATION REQUIREMENTS IN SECTION 1.

APPLICATIONS FORMS THAT ARE NOT FULLY COMPLETED AND SIGNED OR WHERE ID REQUIREMENTS HAVE NOT BEEN MET MAY BE DECLINED.

# 10 Data protection statement

#### 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 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:
- 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

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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

#### 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:

#### Applicant one

|               | Email, text, social media and messaging service          |
|---------------|--|
|               | Phone  |
|               | Post   |
|               | Market research, including customer satisfaction surveys |
|               | All of the above   |
| Applicant two |  |
|               | Email, text, social media and messaging service          |
|               | Phone  |
|               | Post   |
|               | Market research, including customer satisfaction surveys |
|               | All of the charge  |

#### 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.

#### If I am under 18 (for 11213 Mini Current Accounts)

I understand my account will automatically transfer to an adult account, with adult facilities, when I reach 19. You will give me more information about this shortly before I am 19. This will include sharing information with the credit reference agencies as described above. If at any time I want to know more about what will happen I will contact you. By continuing with this application, I understand you will use my information in the ways you have described. If I'm not sure about anything, I will ask my parent or guardian before signing this form.

# 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

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