

Jumpstart or Cybersave Savings Account



Consent to Transfer to M Plus Account

Personal Details

Customer name	<input type="text"/>	Customer number	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Use of Personal Information & Marketing Preferences

How we use your personal information

We use your personal information to provide you with products and services (including credit checks), to comply with the law and enforce our legal rights (including debt recovery), and to improve and market our products and services. Sometimes we use automated processes to make decisions about you and to profile you. Sometimes we need to use sensitive personal information such as medical details to make available products you have requested and to give you the best service. Find out more about how we use your personal information at www.virginmoney.com/privacy.

Keeping you in the loop

From time to time, we think of new offers and products that could save you money or make your life easier. These will be from us and may include details from our selected partners. Can we let you know about them? If so, please tell us the best way to get in touch.

Email Internet & mobile Messaging (inc. SMS) Phone Post

Your preferences can be changed or you can choose to stop receiving marketing communications at any time online, in Store or by calling us. Find out more about our partners and the type of information that we use to help us tell you about these offers and products by visiting our Privacy Notice.

Key Features and Terms for the M Plus Account

Please read the information below. It includes Key Features, Terms and Tariff details.

- We'll pay you interest on both accounts – the rates are in your Tariff. Just so you know, the interest we pay you on your new accounts may have changed. Interest rates can go up as well as down.
- To make a payment from your M Plus Saver, please transfer the money to your M Plus Account (or other eligible account you hold with us) first. Then, just make the payment from there.
- In the future, if you take out an Offset Mortgage with us, you may be able to use the money in both of these accounts to pay less interest on your mortgage. All the details are in your account Terms and you can find them online at ybonline.co.uk or cbonline.co.uk, in our Stores or on the Jumpstart and Cybersave Maturity landing page (cbonline.co.uk/jumpstart-maturity or ybonline.co.uk/jumpstart-maturity).

Continued overleaf...

Borrowing on your account

Once you are 18 or older:

- You can apply for an Arranged Overdraft on your current account, subject to status and eligibility. You'll pay interest on any money you borrow – we'll let you know the rate once your application has been approved.
- You can reduce or remove your Arranged Overdraft at any time – just ask us. If you want to remove it, you'll have to repay any outstanding balance, interest and fees.
- Once your account is open, if there isn't enough money in there to cover a payment, you may go into an Unarranged Overdraft (or we may refuse your payment). Once you're 18, you'll be charged interest and a fee if we refuse a payment. There is a Monthly Maximum Charge for these charges – for all the details, check out your Tariff. However, if you go into an Unarranged Overdraft before you're 18, you need to pay this back ASAP as it may affect your credit rating in the future.

Mobile servicing and security

- Keep your mobile number up to date – we'll send texts to keep you up to date and secure, help you monitor your account, minimise or avoid interest and fees and complete secure transactions.
- We'll automatically set you up with our 'Take Action' text alerts so you know if you use any Arranged or Unarranged Overdraft. These alerts will also tell you if you need to pay money into your account to avoid interest and fees or missing a payment.
- You can choose to opt out of texts or set up new ones on our mobile app or online banking. You can set high or low balance alerts, arrange weekly balance alerts or get your balance on demand (with your last four transactions).
- If you don't give us a mobile number or update us when it changes, you won't get any text alerts.

Our commitment to you

Your eligible deposits with Clydesdale Bank PLC are protected up to a total of £85,000 per depositor by the Financial Services Compensation Scheme – the UK's deposit guarantee scheme. This limit is applied to the total of any deposits you have with Clydesdale Bank, Yorkshire Bank, B and Virgin Money. Any total deposits you hold above the limit between these brands are unlikely to be covered. Please see the FSCS sheet on our website for further information or visit www.fscs.org.uk

We'll usually give you two months' notice of any changes. The Terms explain any that we may make sooner.

You can cancel your agreement with us within 14 days of opening the account, or from the day you receive the Terms, if that's later. To do this, contact us in Store, by phone or in writing. You'll need to repay any debit balance, interest and fees within 30 days of the date you tell us you're cancelling.

Declaration

- I wish to apply for the M Plus Account and M Plus Saver.
- I acknowledge receipt of the Terms and Tariff for the M Plus Account and M Plus Saver and have saved or printed these for future reference. I confirm I've read and accept the Terms and Tariff for the M Plus Account and M Plus Saver.
- I've received the Financial Services Compensation Scheme Information Sheet for both the M Plus Account and M Plus Saver.
- If my application is accepted and I proceed to open the accounts, I authorise you to debit to the accounts all cheques, orders, payments and withdrawals signed or otherwise authorised by me. I also authorise you to debit to the M Plus Account all transactions made by using any debit cards that you may issue me.

Please sign this form and return a scanned copy with your ID as described in your Maturity Letter.

Customer Name

Date ____/____/____

Customer Signature