

Charity Deposit/Business Reserve amendment form



Use this form to amend account details with us. You can add or remove account holders, change your name or address, or amend how your interest is paid.

Please use **BLOCK CAPITALS** and **BLACK** ink throughout.

Mark selection boxes clearly with a ✓. If you make a mistake, just place a line through the box and mark the correct box with a ✓.

The account

Charity/Business name

Charity/Company registration number

Account number

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Type of amendment

☐ Account holders
(go to Section 2)

☐ Correspondence address
(go to Section 3)

☐ Interest
(go to Section 4)

Section 2. Changes to Account Holder and Persons with Significant Control information

Use this section to add, remove or amend account holder or person with significant control information. Please list all of the person information and whether you would like to 'add', 'remove' or 'amend'. If you need more space to add, remove or amend additional account holders or persons with significant control, please use multiple amendment forms.

1st Account holder

Add, remove or amend

If applicable, state the previous name

Title

Forename(s)

Surname

Address

Postcode

Contact phone numbers. Please list all numbers

If you're removing an account holder/person with significant control, you don't need to provide the following information.

Nationality

Dual nationality 1

Dual nationality 2

Date of birth

D	D	M	M	Y	Y	Y	Y
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☐ Authorised signatory

☐ Person with significant control

Position or role within the charity/business

☐ Treasurer

☐ Trustee

☐ Financial Director

☐ Chief Accountant

☐ Chief Executive Officer

☐ Chairman

☐ Company Secretary

Other

Where are you resident for tax purposes?

(Place a ✓ in one box only. For example, if you're a US citizen or resident, please select 'UK and another country' and enter 'United States' within 'Country of tax residence'. If 'UK only', mark the box with a ✓.)

☐ United Kingdom only ☐ United Kingdom and other country

If applicable, please list up to two additional countries in which you are tax resident outside the United Kingdom

Country of tax residence boxes

2nd Account holder

Add, remove or amend

If applicable, state the previous name

Title

Forename(s)

Surname

Address

Postcode

Contact phone numbers. Please list all numbers

If you're removing an account holder/person with significant control, you don't need to provide the following information.

Nationality

Dual nationality 1

Dual nationality 2

Date of birth

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

☐ Authorised signatory

☐ Person with significant control

Position or role within the charity/business

☐ Treasurer

☐ Trustee

☐ Financial Director

☐ Chief Accountant

☐ Chief Executive Officer

☐ Chairman

☐ Company Secretary

Other

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(Place a ✓ in one box only. For example, if you're a US citizen or resident, please select 'UK and another country' and enter 'United States' within 'Country of tax residence'. If 'UK only', mark the box with a ✓.)

☐ United Kingdom only ☐ United Kingdom and other country

If applicable, please list up to two additional countries in which you are tax resident outside the United Kingdom

3rd Account holder

Add, remove or amend

If applicable, state the previous name

Title

Forename(s)

Surname

Address

Postcode

Contact phone numbers. Please list all numbers

If you're removing an account holder/person with significant control, you don't need to provide the following information.

Nationality

Dual nationality 1

Dual nationality 2

Date of birth

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

☐ Authorised signatory

☐ Person with significant control

Position or role within the charity/business

☐ Treasurer

☐ Trustee

☐ Financial Director

☐ Chief Accountant

☐ Chief Executive Officer

☐ Chairman

☐ Company Secretary

Other

Where are you resident for tax purposes?

(Place a ✓ in one box only. For example, if you're a US citizen or resident, please select 'UK and another country' and enter 'United States' within 'Country of tax residence'. If 'UK only', mark the box with a ✓.)

☐ United Kingdom only ☐ United Kingdom and other country

If applicable, please list up to two additional countries in which you are tax resident outside the United Kingdom

Section 3. Correspondence name and address changes

Please complete this section to amend name, address and phone number information for all Charity/Business account correspondence.

Title

Forename(s)

Surname

Address

Postcode

Contact phone numbers. Please list all numbers.

Section 4. Interest payment instructions

Please complete this section if you would like to change the account your interest is paid to. Please insert the new account number you would like your new interest to be paid into below.

Account number

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Sort code

	–		–	
--	---	--	---	--

Ref/Roll no (if applicable)

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Name of bank

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Payee's name

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How we use your personal information

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).

For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at virginmoney.com/privacy or visit any of our Stores.

Using your information

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're a Virgin Money customer. We'll use it to:

- Check your identity and eligibility for this account.
- Manage your account and your relationship with us.
- Prevent financial crime and the funding of terrorism.
- Improve our services and computer systems.
- Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- Manage and organise our business.

The information we ask for when you apply for this account is used to:

- Check your identity and eligibility for this account.
- Manage your account and relationship with us.
- Prevent financial crime and the funding of terrorism.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

Sharing your information

We'll regularly share your information with credit reference agencies. We do this to check your identity and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We and fraud prevention agencies may also allow law enforcement agencies to access and use your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also share information within our group of companies or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA).

For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at virginmoney.com/privacy or visit any of our Stores.

Holding your information and your rights

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. Full details of all of your rights can be found on our website at virginmoney.com/privacy or by visiting any of our Stores.

If you're unhappy with the way we're using your information, please talk to us so we can try to sort it out. If this doesn't fix it, you can write to our Data Protection Officer at Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL or contact the Information Commissioners Office (ICO). The ICO is the UK's independent body set up to make sure organisations handle your information correctly. You'll find further details, including how to contact the ICO at ico.org.uk

You declare that you are entitled to disclose information about all joint applicants and/or anyone else referred to by you.

Declaration

1. I/We declare that the information contained within this form is true. If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering.
2. UK Residency. I/We hereby declare that the applicant(s) is/are permanent UK Residents, subject to UK tax legislation (Channel Islands and Isle of Man excluded) and I/we undertake to advise Virgin Money of any changes in this status.
3. I/We the person(s) whose signature(s) appear(s) on this form declare that the sums to be deposited in this account will be held by me (us) as either: (delete as appropriate) sole beneficial owner or joint beneficial owner(s) or parental trustee(s) on behalf of the beneficial owner excluding trustees for discretionary, accumulation and other trusts.
4. I/We have read and agree to be bound by the terms and conditions of the account.

Financial Services Compensation Scheme (FSCS) declaration

I/We have received and read the Financial Services Compensation Scheme booklet (attached to this form) which contains an Information sheet and Exclusions list and provides details of the protection provided by the FSCS.

Please sign below to confirm you have read and agreed to the 'Using your personal information' and 'Declaration' sections above.

Ensure ALL signatories sign below or the form could be returned.

Signed (to be signed by current signatories registered on the account)

Date signed

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

Date signed

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

Date signed

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

Date signed

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

Signed (to be signed by all new signatories if applicable)

Date signed

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

Date signed

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

Date signed

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

Date signed

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

Number of signatures required to operate the account

☐ One ☐ State how many

Office use only

WDC use only

Checked by (colleague name):

☐ COD

Store:

Date:

☐ COT

Contact details:

ID applicant 1

ID applicant 2

ID applicant 3

ID applicant 4

The Financial Services Compensation Scheme

Information sheet and Exclusions list



Protected

Clydesdale Bank PLC is covered by the Financial Services Compensation Scheme (FSCS).

To help you understand the protection the scheme offers, this booklet contains details provided by the Prudential Regulation Authority. Please read the Information sheet on pages 2 and 3 carefully.

The scheme does have a small number of exclusions and these are listed on page 4.

Information sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Clydesdale Bank PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank/building society/credit union ² The following trading names are part of your bank/building society/credit union: Clydesdale Bank Yorkshire Bank Virgin Money
If you have more eligible deposits at the same bank/building society/credit union:	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank/building society/credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Virgin Money for enquiries relating to your account:	Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL Tel: 0345 600 7301*
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

1. Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2. General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. Clydesdale Bank PLC also trades under Clydesdale Bank, Yorkshire Bank and Virgin Money. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

3. Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4. Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions list

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.

³ Under the Companies Act 1985 or Companies Act 2006.

⁴ See footnote 3.

⁵ See footnote 3.

Can I get this in a different format?

Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

By email: disability.awareness@virginmoney.com

By phone: 0191 279 5300*

Finding things tough to get your head around?

Don't worry, we're happy to take a bit more time to explain things if that would help. Just call us on 0345 600 7301* and chat to one of our team.

*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.