

Savings account 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

Type of account

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Type of amendment

Account holders
(go to Section 2)

Name/Address
(go to Section 3)

Nominated
bank details
(go to Section 4)

Interest
(go to Section 5)

Please tick this box if you would like to change the name/address/nominated bank details/interest instructions on ALL of your Virgin Money savings accounts.

If there are any accounts you wish to exclude, please indicate in the spaces below.

Section 2. Account holder changes

Use this section to add or remove account holder information. Please list all of the account holder information and whether if you would like to 'add' or 'remove'. If you need additional space to add or remove another account holder, please use another amendment form.

1st customer

Add or remove

Title

Forename(s)

Surname

Date of birth

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

Address

Postcode

Contact phone numbers. Please list all numbers.

If you're removing an account holder, you don't need to provide the following information.

Residential status

Home owner

Tenant (furnished)

Tenant (unfurnished)

Relatives/Friends

Other

Date moved to current address

M	M	Y	Y
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Nationality

Dual nationality 1

Dual nationality 2

Country of citizenship 1

Country of citizenship 2

Country of citizenship 3

Gender

M F

Country of residence

Country of birth

Employment status

Full-time Part-time Self Employed Contractor Homemaker
 On benefits Unemployed Student Retired

Other

Only complete this section if you answered 'Employed' (ie, full-time, part-time, self-employed or contractor) to the above question.

Employer's name and address

<input type="text"/>
<input type="text"/>
Postcode

Time in current employment

Nature of employer's business

Occupation

Please complete this section if you're a new account holder being added to the account.

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 another country

If applicable, please list up to two additional countries in which you are tax resident outside the United Kingdom, along with the corresponding Tax Identification Number (TIN)/Tax Reference Number.

Country of tax residence

Tax Identification Number (TIN)/Tax Reference Number

Country of tax residence

Tax Identification Number (TIN)/Tax Reference Number

How will the account be funded?

Salary/Pension Transfers from other accounts in your name Family/Gift
 Inheritance Current savings Sale of property Investment income
 Gambling/Lottery win Benefits Student Loan/Grant Rental income

Other

2nd customer

Add or remove

Title

Forename(s)

Surname

Date of birth

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

Address

<input type="text"/>	
<input type="text"/>	
Postcode	

Contact phone numbers. Please list all numbers.

If you're removing an account holder, you don't need to provide the following information.

Residential status

- Home owner Tenant (furnished) Tenant (unfurnished) Relatives/Friends

Other

Date moved to current address

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

Nationality

Dual nationality 1

Dual nationality 2

Country of citizenship 1

Country of citizenship 2

Country of citizenship 3

Gender

- M F

Country of residence

Country of birth

Employment status

- Full-time Part-time Self Employed Contractor
 Homemaker Unemployed On benefits Student Retired

Other

Only complete this section if you answered 'Employed' (ie, full-time, part-time, self employed or contractor) to the above question.

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<input type="text"/>	
<input type="text"/>	
Postcode	

Time in current employment

Nature of employer's business

Occupation

Please complete this section if you're a new account holder being added to the account.

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 another country

If applicable, please list up to two additional countries in which you are tax resident outside the United Kingdom, along with the corresponding Tax Identification Number (TIN)/Tax Reference Number.

Country of tax residence

Tax Identification Number (TIN)/Tax Reference Number

Country of tax residence

Tax Identification Number (TIN)/Tax Reference Number

How will the account be funded?

- Salary/Pension Transfers from other accounts in your name Family/Gift
 Inheritance Current savings Sale of property Investment income
 Gambling/Lottery win Benefits Student Loan/Grant Rental income

Other

Section 3. Name and address changes

Please complete this section to amend a name, address or phone number of any account holder (the address of the first named account holder will be used for all correspondence).

1st customer

If applicable, please state the previous name

Title

Forename(s)

Surname

Address

Postcode

Contact phone numbers. Please list all numbers.

2nd customer

If applicable, please state the previous name

Title

Forename(s)

Surname

Address

Postcode

Contact phone numbers. Please list all numbers.

Section 4. Nominated bank account

Please complete this section if you would like to change the nominated bank details we hold for you.

Please insert the new nominated account details below:

Payee's name

Name of bank

Account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Sort code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Ref/Roll no (if applicable)

Section 5. 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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Sort code

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Ref/Roll no (if applicable)

Name of bank

Payee's name

How we use your personal information

Here's a summary of how your information may be used and shared by Virgin Money plc. You can find full details on our website at virginmoney.com/privacy or by visiting 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

When you apply for this account we will share your information with credit reference agencies to check your identity.

We'll also regularly share your information with fraud prevention agencies to prevent and detect fraud and other financial crime. They 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 the Virgin Money 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 in the Virgin Money 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 plc, 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

Checked by (colleague name):

Store:

Date:

Contact details:

ID applicant 1

ID applicant 3

WDC use only

COD COT POA

COD (EX) COT (EX)

ID applicant 2

ID applicant 4

Virgin Money plc – Registered in England and Wales (Company No. 6952311).
Registered Office – Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.

VMP100V10 (Valid from 06.04.18)



The Financial Services Compensation Scheme



Virgin Money 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 Virgin Money 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: Virgin Money plc 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 or credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Virgin Money plc for enquiries relating to your account:	Virgin Money plc 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. Virgin Money plc also trades under 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 expenses (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.

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.

Alternative format

If you need this information in a different format like braille, large print, or audio, or if you need sign language interpreter services, please call us on **0191 279 5300**. We are open from 8am to 8pm on Monday to Friday (excluding bank holidays), 8am to 4pm on Saturday and 10am to 3pm on Sunday. Calls will be charged at your service provider's prevailing rate. Alternatively, you can email us at disability.awareness@virginmoney.com.

*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.

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