

# Savings account amendment request



- Please use **BLOCK CAPITALS** and **BLACK** ink throughout
- Mark selection boxes clearly with an 'X' – if you make a mistake, place a line through the box and then mark the correct box with an 'X'
- You may use the same form to change your name, address, telephone number, nominated bank details and interest instructions

1. **Type of account**

2. **Account number**

3. **Type of amendment**      Name       Address       Nominated bank       Interest

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 space below.

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## 4. Name

4.1 **Existing and new account holders** (please list all existing account holders, those you would like to add and those to be removed, stating 'Add' or 'Remove' where applicable). If you need additional space, please use a blank sheet of paper.

#	Title	Forename(s)	Surname	Date of Birth	Add or Remove
1				d d m m y y y y	
	Nationality				
2				d d m m y y y y	
	Nationality				
3				d d m m y y y y	
	Nationality				
4				d d m m y y y y	
	Nationality				

4.2 **If you are a new customer, where are you resident for tax purposes?** Please place an 'X' in one box only.

For example, if you are 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 an 'X' and move to the next section.

1	UK only	UK and another country	Country of Tax Residence	
	Tax Identification Number (TIN)/Tax Reference Number			
2	UK only	UK and another country	Country of Tax Residence	
	Tax Identification Number (TIN)/Tax Reference Number			
3	UK only	UK and another country	Country of Tax Residence	
	Tax Identification Number (TIN)/Tax Reference Number			
4	UK only	UK and another country	Country of Tax Residence	
	Tax Identification Number (TIN)/Tax Reference Number			

## 5. Nominated bank details

Account number	
Sort code	-      -      -
Ref/Roll no (if applicable)	
Payee's name	
Name of bank	

## 6. Address and telephone number(s)

6.1 **Existing address and telephone number(s)** (the address of the first named account holder will be used for all correspondence)

#	Name	Address	Postcode	Contact telephone numbers (inc. STD)	Ex Dir.
				Please list all numbers	Y/N
1					
2					
3					
4					

**6.2 New address and telephone number(s)** (the address of the first named account holder will be used for all correspondence)

	Name	Address	Postcode	Contact telephone numbers (inc. STD)	Ex Dir.
				Please list all numbers	Y/N
1					
2					
3					
4					

**7. Interest instructions**

Added to account		
Paid into another Virgin Money account		Account number
Paid into another bank or building society account	Account number	
	Sort code	
	Ref/Roll no (if applicable)	
	Payee's name	
	Name of bank	

**Using your personal information**

The personal information you supply to us as well as information we already hold, may be used in a number of ways, for example,

- To assess and process this and future applications;
- To verify your identity;
- To prevent fraud and money laundering;
- To manage your account(s);
- For management of arrears and debt collection;
- For audit purposes, research and statistical analysis; and
- To identify other products and services which might be suitable for you (with your consent).

(a) We may share your information with, and obtain information about you from credit reference agencies or fraud prevention agencies as outlined above. This may include details of any previous or subsequent names.

(b) 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. For further details as to how your information held by fraud prevention agencies may be used please see below.

(c) In addition to the above we will not ordinarily disclose information to other organisations except to help prevent fraud and money laundering, where we are required by law, permitted under the Data Protection Act, required by the Financial Services Compensation Scheme (and its verification solution provider) or in order to process your application. Where we pass on information, it will be looked after with the same level of care.

You declare that you are entitled to disclose information about all joint applicants and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

For further information on how your information may be used by credit reference agencies, fraud prevention agencies, and ourselves, visit our website [www.virginmoney.com](http://www.virginmoney.com) or contact Freepost, Virgin Money, The Data Protection Officer, NEA3780, Newcastle upon Tyne, NE3 4ZE.

You can obtain a copy of the information we hold about you (for a fee) by writing to the above address. You also have a right to have any inaccuracies deleted or corrected.

**Help us to make you better off**

Virgin Money would like to keep you up-to-date by post, fax, telephone, email or other electronic means with the latest money help and news, as well as customer offers – including those from around the Virgin Group and our other partners. If you would rather we did not do this, please tick the box below. It is easy to change your mind at any time, and we promise not to bombard you.

I would prefer NOT to be contacted:

**Declaration**

1. I/We declare that the information contained within this form is true.
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 agree to the Use of personal information and Declaration sections.

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

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**Signed** (to be signed by all new signatories)

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Number of signatures required to operate the account:  One  All

Date:

**Office Use Only**

Amended by	Input by	Checked by/ date	Signature verified	Tax details
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**WDC use only**

COD  COD (EX)  COT  COT (EX)

ID applicant 1	ID applicant 2
ID applicant 4	ID applicant 3

# 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") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank/building society/credit union <sup>2</sup>  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. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup>
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: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## 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](mailto: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 fund<sup>1</sup>
  - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

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

\*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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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.