

## Unincorporated Charity/Club Application Form

Please note incorporated charities must complete a Deposit Account application form. Please ask a member of staff for details.

If you require any further assistance in completing this form please contact Penrith Building Society on 01768 863675.

To open a Penrith Building Society Account for your unincorporated charity or club just follow the simple steps below:

- Please complete application form in ink and in block capitals
- An additional application form should be completed where there are more than two account holders of the proposed account. A maximum of four signatories can be applied to the account.
- Please ensure all sections are completed and any information held by the Charities Commission is up to date and matches the details on this application form.

### Supporting Documentation

- Account opening mandate on headed paper or a copy of minutes authorising the opening of the account.
- **WE ARE UNABLE TO OPEN A NEW ACCOUNT WITHOUT SUFFICIENT IDENTIFICATION.** We will require one document from each applicant to verify your identity. We will also perform an electronic check. We may request further identification documents if the electronic check does not confirm your identity sufficiently. Please refer to our Identification Requirements information for acceptable documents. If you are an existing customer we will check our records as to when your identity was last confirmed and in certain circumstances we may require further proof of your identity.

### Section 1: Account Information

Type of Account		Origin of funds
The reason for opening the account, i.e. what will the account be used for?		
Opening Investment		
Cash £	Cheques(s) £	Total £

**NOTE:** Cheques should be made payable to the charity/club and must be drawn from an account in the name of the charity/club.

### Section 1: Key Contact

This is the name of the person to which all communications and statements for this account will be sent.

Title	Surname
First Name(s)	Position
Correspondence Address	Contact Telephone Number
	Contact Mobile Number
Postcode	Email Address

### Section 2: Charity/Club Details

Charity/Club Name	Registered Office Address
Charity Commission Registration Number	
Telephone Number	
	Postcode
Nature of Charity/Club's Business	

### Section 3: Signatory Details

An additional application form should be completed where there are more than two account holders of the proposed account. Please note this is subject to a maximum of four signatories.

#### Signatory 1

<b>Title</b>	<b>Surname</b>
<b>First Name(s)</b>	
<b>Date of Birth (DD/MM/YYYY)</b>	
<b>National Insurance Number</b>	
<b>Residential Address</b>	
<b>Postcode</b>	
<b>Date moved into current address</b>	
<b>If less than 1 year please provide your previous address:</b>	
<b>Postcode</b>	
<b>How long did you live at this address</b>	
<b>Years</b>	<b>Months</b>
<b>Are you related to a staff member? YES/NO</b>	
<b>Name of Staff Member</b>	
<b>Relationship</b>	
<b>Occupation</b>	
<b>Nationality</b>	
<b>Country of Birth</b>	
<b>Place of Birth</b>	
<b>Position within the charity/club</b>	
<b>Email</b>	
<b>Telephone</b>	
<b>Home</b>	
<b>Evening</b>	
<b>Mobile</b>	
<b>Preferred Contact Method</b>	
<b>Post</b>	
<b>Email</b>	
<b>Telephone</b>	

#### Signatory 2

<b>Title</b>	<b>Surname</b>
<b>First Name(s)</b>	
<b>Date of Birth (DD/MM/YYYY)</b>	
<b>National Insurance Number</b>	
<b>Residential Address</b>	
<b>Postcode</b>	
<b>Date moved into current address</b>	
<b>If less than 1 year please provide your previous address:</b>	
<b>Postcode</b>	
<b>How long did you live at this address</b>	
<b>Years</b>	<b>Months</b>
<b>Are you related to a staff member? YES/NO</b>	
<b>Name of Staff Member</b>	
<b>Relationship</b>	
<b>Occupation</b>	
<b>Nationality</b>	
<b>Country of Birth</b>	
<b>Place of Birth</b>	
<b>Position within the charity/club</b>	
<b>Email</b>	
<b>Telephone</b>	
<b>Home</b>	
<b>Evening</b>	
<b>Mobile</b>	
<b>Preferred Contact Method</b>	
<b>Post</b>	
<b>Email</b>	
<b>Telephone</b>	

\* It is the Society's policy not to divulge personal/confidential information via email or telephone All statements will be sent by post.

### Section 3 Signatory Details cont

#### Tax Details

Are you a citizen ONLY of the UK?	YES/NO
If NO are you are citizen of the USA?	YES/NO
Are you a tax resident ONLY in the UK? If NO, please list the countries in which you are a tax resident below:	YES/NO

#### Tax Details

Are you a citizen ONLY of the UK?	YES/NO
If NO are you are citizen of the USA?	YES/NO
Are you a tax resident ONLY in the UK? If NO, please list the countries in which you are a tax resident below.	YES/NO

### Section 4: Operation of the account

Withdrawals on this account can be made on the authority of the specified number of signatures. This mandate will remain in force until Penrith Building Society is notified in writing by the authorised signatories of any changes.

**EITHER/ALL/OR ANY \_\_\_\_\_ TO SIGN**  
(Delete as appropriate)

### Section 5: Interest Details

Please refer to product leaflet for the available interest options and tick one box as appropriate.

<input type="checkbox"/>	Interest added to this account
<input type="checkbox"/>	Interest transferred to another Penrith BS account
<input type="checkbox"/>	Interest paid into a bank account

If paid to a bank account, please complete the following section

Bank Name	Sort Code
Account Name(s)	Account No
Bank Address	

### Section 6: Declarations

#### Agreement to Assign

IF YOU HAD A SHARE ACCOUNT WITH THE SOCIETY ON 30<sup>TH</sup> SEPTEMBER 2000 AND HAVE KEPT A SHARE ACCOUNT EVER SINCE THAT DATE, OR IF YOU HAVE A MORTGAGE WITH THE SOCIETY AT TODAY'S DATE THE WORDING IN PARAGRAPHS 1 & 2 BELOW DOES NOT APPLY TO YOU, HOWEVER IT MUST NOT BE DELETED. PLEASE LIST YOUR SHARE/MORTGAGE ACCOUNT NUMBER(S).

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1. By applying to open a share account on or after 1<sup>st</sup> October 2000 I/we agree with the Society and the Charities Aid Foundation ("the CAF") that I/we will assign to the CAF (or to any other charity(ies) nominated by it or by the Society under the provisions of a deed dated 29<sup>th</sup> September 2000 between the Society and the CAF, in which the case references to CAF shall include references to any other charity(ies), but to no other person) the rights to any relevant conversion benefits (defined below). This obligation will not apply to me/us if I/we fall within any class of persons which, at today's date, the Society wishes to be excluded from such obligation. This agreement is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to me/us. I/we understand that neither the Society nor the CAF will release me/us from this agreement or vary its terms and I/we will continue to be bound by the above condition even if the Society decides at some point in the future (and announces any such decision by press release or otherwise) that it is no longer in the best interests of the Society to continue with the above assignment condition generally in respect of new members.
- 2(a). "Relevant conversion benefits" means any benefits to which I/we might become entitled as a shareholding member of the Society under the terms of any future transfer of the Society's business to a company (ie. on a conversion or takeover) which is completed at any time within the five years immediately following the date on which my/our share account is opened (or, if applicable, the shorter period as set out in the list available from the Society's Secretary). "Relevant conversion benefits" does not include the statutory right to have shares in the Society (including balances on any share accounts) converted into deposits with the company on a conversion or takeover.
- 2(b). If the Society merges with any other society, after the date of such merger the "Society" includes such other society.

A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign or in respect of which a shorter period applies (which list may change from time to time but not with retrospective effect) is available from the Society's Secretary at its principal office.

## Section 6: Declarations cont

This is our member agreement on which we intend to rely. For your own benefit and protection you should read the declarations below carefully before signing them. Please ask a member of staff for further information on any point you do not understand.

### Declarations

I/We the person(s) whose signature(s) appear on this form declare that:

- The information provided in this application is true and correct.
- The amount invested in Penrith Building Society will be held on behalf of the named charity/club and is the property of the charity/club. The investment is not made as a nominee for any other charity/club or individual.
- I/We understand that as signatory/ies I/We are not the beneficiary of this account.
- I/We undertake to inform Penrith Building Society **within 30 days** of any changes in my/our/the charity/club circumstances, such as moving outside the UK that may affect this declaration.
- I/we confirm that I/we have received the Financial Services Compensation Scheme Information Sheet.
- I/we have received a copy of Penrith Building Society's complaints leaflet.
- I/we agree to be bound by the rules of Penrith Building Society.

## Section 7: Resolution

I/We certify that at a meeting of the of the charity/club, held on the DD/MM/YYYY it was resolved to apply for an account with Penrith Building Society. The charity/club agrees to bind itself to abide by the terms and conditions of the account, a copy of which have been provided to the charity/club for information purposes.

**Before signing this form please read carefully the above declarations and the terms and conditions of this account as we will seek to rely on them.**

Signed.....Date.....  
Signatory 1

Signed.....Date.....  
Signatory 2

## Section 8: Self certification declaration form for an entity

### PLEASE READ BEFORE COMPLETING THIS FORM

The UK government has signed, and will be signing, a number of intergovernmental agreements to share tax information, where applicable with the tax authorities in other countries. The requirement to collect certain information about each customer's tax arrangement is part of UK legislation and as a financial institution we are legally obliged to collect it. We are asking for your entity's tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose the information to the relevant tax authorities if and when we are required to under UK law.

To find a list of countries that have signed information sharing agreements, please go to the OECD automatic exchange information portal <http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/> and <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction/#d.en.345489>

Your tax residence generally is the country in which you live for more than half the year, but rules differ. Further details are available here:

[www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760)

As a financial institution, we, Penrith Building Society, are not allowed to give tax advice. If you have any questions on how to complete this form, we recommend that you speak to your tax authority (for example, HMRC in the UK) or your tax legal adviser.

### ENTITY TAX RESIDENCY SELF-DECLARATION FORM

#### Part 1- account holder information

Legal name of entity:	
Account Number:	
Country of incorporation, organisation or registration of a trust:	
Registered address (include country):	
Mailing address (if different from above):	
Global intermediary identification number or GIIN <sup>1</sup> (financial institutions only):	

## Section 8: Self certification declaration form for an entity

### Part 2- entity type

1. In relation to opening this account, is the entity:

- |  |     |    |
|--|-----|----|
| • A financial institution (including a professionally managed trust)<br>(if so, please ensure you have provided your GIIN in the space above)                          | YES | NO |
| • A registered UK pension fund   | YES | NO |
| • A registered UK charity <sup>2</sup> with trustees (or directors in the case of a charitable company) who are tax resident only in the UK and or the US <sup>3</sup> | YES | NO |

If you answered YES to any of the above, you do not need to fill out the rest of this form.

In relation to opening this account, is the entity:

- |   |                       |    |
|---|-----------------------|----|
| • An actively trading non-financial institution | YES (if YES go to Q2) | NO |
| • A non trading investment body <sup>4</sup>    | YES (if YES go to Q2) | NO |
| • Other (please specify below then go to Q2)    | YES                   | NO |

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<sup>1</sup> GIINs have been required for financial institutions since 1 January 2015

<sup>2</sup> If your charity is not a UK one, or the trustees are tax resident in a country other than the UK, the remainder of this form must be completed.

<sup>3</sup> All UK registered charities are exempt regardless of the tax residency of their trustees.

<sup>4</sup> Includes a non professionally managed trust.

2. Is the entity a resident for tax purposes only in the UK<sup>5</sup>? YES (go to Q5) NO (go to Q3)
3. If you answered no to question 2, please state if the entity is resident for tax purposes in the US? YES (go to Q5) NO (go to Q4)
4. If you answered no to question 3, please state if the entity is resident for tax purposes in any other country apart from the UK and US? YES (go to Q5) NO (go to Q6)
5. If the entity is a non-trading investment body, such as a non-professionally managed trust or an investment company, are all of the controlling persons<sup>6</sup> of the entity resident for tax purposes only in the UK? YES (stop) NO (go to Q6)
6. If you answered no to question 4, for each controlling person identified as part of AML/KYC, please list the full names of controlling persons.


Remember each controlling person identified as part of the AML/KYC process must also complete a tax residency self certification and declaration (see *controlling persons' separate form*).

<sup>5</sup> Tax residency rules for entities vary from country to country, and can be quite complicated. For instance, companies will often be tax resident in the country where they are incorporated and may also be resident in any other countries in which they conduct business, while trusts may need to consider where their trustees are resident. If there is a doubt about where an entity is tax resident, professional advice may be required.

<sup>6</sup> Controlling persons- for a trust this includes settlor, trustee, protector (if any) beneficiary or class of beneficiaries. For any other entity, it includes a shareholder and any other natural person exercising ultimate control over the investment. Controlling persons must also complete a tax residency self-certification and declaration. They will be required to provide details such as the type of controlling person they are and the country or countries in which they are tax resident, together with any tax reference number(s)/tax identification number(s) that may be relevant.

**Part 3 – country of residence for tax purposes**

Please complete the table below in respect of the entity indicating:

- (i) the country/ies where the entity is tax resident and  
(ii) the tax identification number (TIN) in the country/ies of residence.

Country/countries of tax residency	Tax identification number	Please state why TIN not provided

**Part 4- Declaration**

I understand that the information I have supplied is covered by the full provisions of the terms and conditions governing \_\_\_\_\_ (insert account holders name) relationship with Penrith Building Society setting out how Penrith Building Society may use and share the information I have supplied.

I acknowledge that the information contained in this form and information regarding reportable account(s) may be reported to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information with the country/ies in which this account(s) is/are maintained.

I certify that I am authorised to sign for \_\_\_\_\_ (insert account holders name) in respect of all the account(s) to which this form relates.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

I undertake to advise Penrith Building Society within 30 days of any change in circumstances which affects the tax residency status of the account holder identified in Part 1 of this form or causes the information contained herein to become incorrect (including any changes to the information on Controlling Persons identified earlier), and to provide Penrith Building Society with a suitably updated self-certification and declaration within 30 days of such a change in circumstances.

Signature	
Print name	
Date	

Please indicate the capacity in which you are signing the form (for example "authorised officer")  
If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity	
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**For Office Use Only**

Account Number			
Signatory 1		Signatory 2	
Cust No		Cust No	
Personal ID Ref		Personal ID Ref	
Address ID Ref		Address ID Ref	
Assigned?		Assigned?	
ID Checked	Initials	ID Checked	Initials
App Form Checked	Initials	App Form Checked	Initials
App Form Checked	Initials	App Form Checked	Initials

<b>Cheque Details</b>			
Issuing Bank/Building Society		Business Current Account	YES/NO
Account Number		Sort Code	

## **Protecting your personal information**

When you open a savings account with us and as we manage that account for you, you're not just trusting us with your money – you're trusting us with your personal information too.

We care about the security of your information and we're just as committed to protecting it as we are to protecting your money. We will take good care of your personal details and won't use them in a way you wouldn't expect us to.

We are careful to make sure that we follow Data Protection legislation and the way that we do that and what it means for your personal information is detailed in our Privacy Notice.

## **We'll limit the information we collect about you**

We'll only collect and use your information for the things we need it for, like opening and managing your accounts and relationships with us, understanding your circumstances and needs, and meeting our legal and regulatory obligations.

## **We won't share your information unless we need to**

We won't sell your information to other companies, but sometimes we might share it as part of looking after you and your account. For example, we might give your address to a mailing house so they can deliver your account statements. When we do, we'll limit the information shared only to what's needed and check the right agreements and security are in place to manage and keep it safe.

## **We'll treat your information with care**

The confidentiality, integrity and security of your information is important to us and we take steps to keep it safe and secure at all times.

## **We won't keep your information for longer than we need to**

We'll keep your personal information whilst you're a customer, savings or borrowing member or have any other type of relationship with us. We also keep it after you close your account, stop using a service or end your relationship with us, for example, to answer any future queries. We'll limit the amount of time that we keep your information and not hold it for longer than we need to.

Sometimes if you're not a customer, savings or borrowing member or don't have a relationship with us and contact us, we may need to hold on to your information too. For example, if you're not a customer yet, but have asked to find out more about our products and services.

## **We'll be transparent with you about how we use your information**

When we collect personal information from you, we'll tell you how we'll use and share it, for example, in account opening information, telephone messages and on our website.

Our full Privacy Notice can be found on our website at <https://www.penrithbs.co.uk/privacy-policy/>

Or you can request a copy to be sent to you via your preferred contact method.

## You're in control

You can ask us what information we hold about you, how we use it and who we share it with. If you inform us that your information is wrong we will correct it as necessary. You can ask us to stop using or remove your personal information if there is no need for us to keep it. Again, our Privacy Notice provides more information on why we might need to keep your information.

We hope you're happy with everything, but if something goes wrong and you feel like we don't sort it out properly you can complain to us and/or our regulators.

## You choose how we contact you about our products and services

We would occasionally like to provide you with details of products, services and other promotions which may be of interest to you. This may be by telephone, post or email. We will remind you of your right to alter your marketing preferences from time to time, or you may change them at any time by writing to the Society's Head Office or updating your preferences in the @PBS portal.

If you would like to receive this kind of information from us, please tick the box below:

### Applicant 1

I agree to my information being used for marketing purposes

☐

### Applicant 2

I agree to my information being used for marketing purposes

☐

## If you change your mind about us getting in touch, it's easy to change your preferences

- Send us a secure message or update your preferences in your @PBS online banking portal
- Download and complete the preferences update form on our website
- Write to us or visit us in Branch at 7 King Street Penrith Cumbria CA11 7AR

Signed .....

Date .....

Name (please print) .....

Signed .....

Date .....

Name (please print) .....

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