

# ACCORD OFFSET SAVINGS ACCOUNT APPLICATION FORM

For Individuals; Joint Account holders. Please use BLOCK LETTERS and tick appropriate box(es)

FOR SOCIETY USE ONLY		
ACCOUNT NUMBER	DATE ACCOUNT OPENED	BRANCH/AGENCY CODE - PRODUCT OPEN CODE
<b>APPLICATION DETAILS - PLEASE USE BLOCK LETTERS</b>		
I/We enclose	£	If depositing by cheque then it should be made payable to YBS, followed by your name e.g. 'YBS - Mr D Jones'

SECTION 1		1ST APPLICANT DETAILS	
Surname (Mr/Mrs/Miss/Ms)			
Forenames in full			
Address			
Postcode			
How many years / months have you lived at the above address?		YY	MM
Previous address (if less than 3 years at present address)			
Postcode			
Date of birth (DD/MM/YYYY)			
Nationality			
SECTION 2		CONTACT DETAILS 1ST APPLICANT	
Email			
Mobile			
Daytime			
Home			
Mortgage account number			

SECTION 1		2ND APPLICANT DETAILS	
Surname (Mr/Mrs/Miss/Ms)			
Forenames in full			
Address			
Postcode			
How many years / months have you lived at the above address?		YY	MM
Previous address (if less than 3 years at present address)			
Postcode			
Date of birth (DD/MM/YYYY)			
Nationality			
SECTION 2		CONTACT DETAILS 2ND APPLICANT	
Email			
Mobile			
Daytime			
Home			

Our printed material is available in alternative formats e.g. large print, braille or audio. Please contact us on **0345 1200 872**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under the registration number 305936. Accord Mortgages Limited is registered in England No. 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

<b>SECTION 3</b>		<b>1ST APPLICANT - INFORMATION FOR YBS</b>	
Are you a US Citizen?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
If you are a US Citizen, you must provide your US Tax Identification Number:			
Are you a resident of any country other than the UK for tax purposes?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
If you have indicated above that you are a resident of any country other than the UK for tax purposes, please complete the relevant information below, otherwise please leave blank:			
Non-UK Tax Residency:			
Associated Tax Identification Number:			
Non-UK Tax Residency:			
Associated Tax Identification Number:			

<b>SECTION 4</b>		<b>OTHER INFORMATION REQUIRED</b>	
<b>FOR A LIST OF OPTIONS TO SELECT PLEASE REFER TO YBS0123 SD, PAGE 6 OF THIS APPLICATION</b>			
Employment status			
Occupation			
Employment Industry			
Source of deposit			
What are you saving for?			

<b>SECTION 3</b>		<b>2ND APPLICANT - INFORMATION FOR YBS</b>	
Are you a US Citizen?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
If you are a US Citizen, you must provide your US Tax Identification Number:			
Are you a resident of any country other than the UK for tax purposes?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
If you have indicated above that you are a resident of any country other than the UK for tax purposes, please complete the relevant information below, otherwise please leave blank:			
Non-UK Tax Residency:			
Associated Tax Identification Number:			
Non-UK Tax Residency:			
Associated Tax Identification Number:			

<b>SECTION 4</b>		<b>OTHER INFORMATION REQUIRED</b>	
<b>FOR A LIST OF OPTIONS TO SELECT PLEASE REFER TO YBS0123 SD, PAGE 6 OF THIS APPLICATION</b>			
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Source of deposit			
What are you saving for?			

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## HOW WE USE YOUR PERSONAL INFORMATION WHEN APPLYING FOR A SAVINGS ACCOUNT

Accord Mortgages Limited decides what personal information we need to collect about you, how we use it, who we share it with and how long we keep it. This makes us the data controller of your personal information for data protection purposes.

When we refer to 'Society', 'YBS Group' or 'Yorkshire Group' we mean Yorkshire Building Society Group trading as:

- Yorkshire Building Society (sometimes referred to as The Yorkshire, YBS),
- Chelsea Building Society (sometimes referred to as The Chelsea, CBS)

We will use the personal information obtained from you and additional information obtained in the course of opening and managing your account. This includes, but is not limited to, name, address, identification, account transactions and communications and where relevant sensitive information, credit reference data, financial crime data, health details, nationality and legal proceedings.

We will respect your rights to privacy and will only collect, use, store and share your personal information where a lawful purpose applies:

- It's necessary for the performance of a contract you have or have requested to enter into.
- If we have a legal obligation.
- If we have a legitimate business interest where it does not have an unfair impact on you.
- If you have given your consent where the collection, use, storage or sharing involves special category (sensitive) personal information (e.g. health, race and religion).
- Where we believe you or another person is at risk and we need to protect your or their vital interest.
- Where it's in the public interest or we have been given official authority to do so.

For full details on how we use your personal information, you can view our privacy notice on our website at <https://www.accordmortgages.com/existing-customer/index.html>. You can also request a copy of our privacy notice by calling us on 0345 1200 872 or by asking your Broker.

When you apply for an account with us we will use your personal information together with other information available including relevant sensitive information, (e.g. health, race and religion) for:

- Identity verification (including checking documents with issuing authorities e.g. driving licence – DVLA).
- Processing your application.
- Contacting you where necessary.
- Fraud prevention and detection.
- Administering your account.
- Legal and regulatory compliance.
- Marketing (where we have your consent) and market research.
- General business purposes.

We will share information with one or more Credit Reference Agencies (CRAs), now and in the future, to:

- Check your identity.
- Verify the accuracy of the information you have provided.
- Manage your account(s)/relationship with us.
- Process your application.
- Ensure any offers we send are appropriate to you.
- Prevent criminal activity, fraud and money laundering.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in the future.

Where we transfer personal information to countries outside the European Economic Area (EEA) this is always done under a contract which includes appropriate safeguards for the security and confidentiality of your personal information, with your consent, or where permitted by the Data Protection laws.

We will only use, keep and share your personal information as required to meet our legal and regulatory obligations or to deal with your enquiry, administer, and manage your accounts, products and relationship with us. After this time, we will delete your personal information in line with the requirements of the Financial Conduct Authority, Prudential Regulation Authority, Money Laundering regulations, Financial Ombudsman Service, HMRC and any other regulatory bodies

## DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information with other people or organisations as follows:

- The progress of your application, including if it has been granted, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- With Yorkshire Building Society and its subsidiary companies for fraud prevention, lawful purposes, account administration and for general business purposes (e.g. updating customer records, handling customer queries and complaints).
- Personal information to (i) our external auditors and regulatory bodies including the Financial Ombudsman Service, Prudential Regulation Authority and the Financial Conduct Authority, and (ii) associate companies, agents and service providers including solicitors and valuers acting for the Society, field agents, debt recovery agents, tracing agents, letting agents, brokers, printers, market research agencies and providers of information technology services.
- We may also share information about you with a joint account holder if they make an enquiry or further application without you being present where they confirm they have your authority to act on your behalf.
- If we sell or transfer all or part of our business, we may share or transfer our customer records as part of the proposed/actual sale or transfer. However, we will only do so under a contract or where we have a legal obligation to do so. The protection, security and confidentiality of your personal information are important to us and we put in place appropriate safeguards to manage this.

If you are making an enquiry or application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and our use of their personal information.

## YOUR RIGHTS UNDER THE DATA PROTECTION LAWS

You have the right to:

- Be informed about processing of your personal information.
- Have your personal information corrected if it is inaccurate or incomplete.
- Object or restrict to the processing of your personal information,
- Have your personal information erased subject to conditions (e.g. where the processing fails to satisfy legal requirements).
- Request access to your personal information and details about how we process it.
- Move, copy or transfer your personal information also known as 'data portability'.
- Challenge automated decision making including profiling, which is the automated processing of your personal information to evaluate certain things about you.
- Complain to the Information Commissioner's Office (<https://ico.org.uk/>) which enforces data protection laws.

You can find out more about your data rights and how to exercise these in our privacy notice on our website at <https://www.accordmortgages.com/existing-customers/index.html>. You can also request a copy of our privacy notice by calling us on 0345 1200 872 or by asking your Broker.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. Our DPO can be reached by email at [dpo@ybs.co.uk](mailto:dpo@ybs.co.uk) or by post at DPO, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.

Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society.

You will not be a member of, or have any membership rights in, Yorkshire Building Society.

**BY SIGNING THIS FORM YOU, THE APPLICANT(S):**

- request Accord Mortgages Limited ("Accord Mortgages", "we", "us") to open an Offset savings account with Yorkshire Building Society for use with your mortgage in the name "Accord Mortgages, trustee for [your name(s)]".
- acknowledge that you will not be a member of, or have any membership rights in, Yorkshire Building Society.

**SECTION 5 DECLARATION**

I declare that my interest in Offset savings account will not be held by me as trustee or nominee for a company or other corporate body or for persons who include a company or other corporate body.

I will be subject to the Terms and Conditions of the account which are in the Offset Account Terms. I have a copy of these. Each person who signs makes this declaration.

I agree to the processing of my personal information as explained on page 3 of this application form.

I agree to Accord Mortgages Limited disclosing details of this Offset Savings account to Yorkshire Building Society and to all borrowers and guarantors (if any) of an Offset Mortgage account linked to this Offset Savings account.

For joint accounts: How many signatures are required to operate the account?

**IDENTIFICATION REQUIREMENTS**

Under regulations for the prevention and detection of financial crime, we have a responsibility to verify the identity of each applicant before opening a new account, even existing customers. To do this we use an electronic verification system.

However, in certain cases, for example if you are not listed on the electoral roll or you have recently moved house, we may need further proof of your identity. For postal applications, this will mean returning your application and for applications in person this will mean we are unable to open your account immediately unless you have proof of your identity with you. Therefore, you may wish to provide additional proof of your identity with your application. To find out which forms of identification are acceptable, please call us on

**0345 1200 882** or visit our website **accordmortgages.com**

I confirm to YBS I have also received a copy of the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

<b>1ST APPLICANT SIGNATURE</b> <b>(applications will not be accepted without signatures(s))</b>	<b>2ND APPLICANT SIGNATURE</b> <b>(applications will not be accepted without signatures(s))</b>
<p style="text-align: center;">Dated</p>	<p style="text-align: center;">Dated</p>