

Application Form

PLEASE COMPLETE IN BLACK INK AND BLOCK CAPITALS

If you do not understand any point or require assistance in completing this form, please call the Vernon Building Society on 0161 429 6262

Type of Account

Cash £	Cheque(s) £	Total £
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NOTE: IF AN ACCOUNT IS TO BE OPENED BY AN ATTORNEY/PARENT OR GUARDIAN ON BEHALF OF A CHILD, PLEASE COMPLETE THE REQUIRED INFORMATION IN ACCOUNT HOLDER 2 / ACCOUNT SIGNATORY COLUMN.

Title Surname

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Postcode

Years	Months
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Postcode

Years	Months
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Title Surname

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Postcode

Years	Months
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Postcode

Years	Months
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Section 2: Account Holder(s) Details (continued)

Account Holder 1

Email

Telephone Numbers

Day
Evening
Mobile

Occupation

Nationality

Country of Residence

Are you an existing customer?

Yes ☐ No ☐

If Yes, please enter your existing Vernon account numbers

Account Holder 2 / Account Signatory

Email

Telephone Numbers

Day
Evening
Mobile

Occupation

Nationality

Country of Residence

Are you an existing customer?

Yes ☐ No ☐

If Yes, please enter your existing Vernon account numbers

Section 3: Joint Account - Withdrawals

Withdrawals may be made on the following number of signatures:

Either / All OR Any _____ of _____ to sign.

Section 4: Tax Details

It is mandatory to complete this section for each person named above. Please note we are unable to open an account without these details.

Account Holder 1

Are you a citizen ONLY of the UK

Yes ☐ No ☐

If NO are you a citizen of the United States

Yes ☐ No ☐

Are you tax resident ONLY in the UK

Yes ☐ No ☐

If No, please list which countries are you tax resident?

Please list your Tax Identification Number (TIN) for the countries entered above

Account Holder 2 / Account Signatory

Are you a citizen ONLY of the UK

Yes ☐ No ☐

If NO are you a citizen of the United States

Yes ☐ No ☐

Are you tax resident ONLY in the UK

Yes ☐ No ☐

If No, please list which countries you are tax resident?

Please list your Tax Identification Number (TIN) for the countries entered above

The Tax Identification Number (TIN) is the number by which the tax authority in your country of tax residence identifies you.

I undertake to advise the Vernon Building Society **within 30 days** of any change in circumstances which affects my tax residence status declared in Section 3 of this form or causes the information contained herein to become incorrect, and to provide the Vernon Building Society with a suitably updated self-certification and declaration **within 30 days** of such change in circumstances.

Vernon Building Society Account Number:

Vernon Building Society Account Number:

Section 7: Terms & Conditions (cont.)

Marketing Preferences

Please Note: **This section should only be completed if the account holder is over 13 years old.**
The Vernon Building Society will not market to under 16s.

	Account Signatory 1	Account Signatory 2
I consent to receive a monthly email newsletter and the occasional marketing email containing information about Vernon Building Society products, services and news	<input type="checkbox"/>	<input type="checkbox"/>
I consent to receive phone calls about Vernon Building Society products and services	<input type="checkbox"/>	<input type="checkbox"/>
I consent to receive direct mail containing information about Vernon Building Society products and services	<input type="checkbox"/>	<input type="checkbox"/>

You can change your preferences at any time by emailing communications@thevernon.co.uk, calling 0161 429 6262 or writing to: Marketing Communications, Vernon Building Society, 19 St. Petersgate, Stockport, SK1 1HF

I/we agree to the Terms & Conditions as stated in Section 7 and also acknowledge receipt of the information sheet providing basic information about protection of our eligible deposits relating to the Financial Services Compensation Scheme, including the exclusion list:

Applicant 1	Applicant 2 / Account Signatory
Signature <div></div>	Signature <div></div>
Date (DD/MM/YYYY) <div></div> / <div></div> / <div></div>	Date (DD/MM/YYYY) <div></div> / <div></div> / <div></div>
For ongoing ID verification purposes, please write a memorable word of between 8 and 15 characters below (optional): <div></div>	For ongoing ID verification purposes, please write a memorable word of between 8 and 15 characters below (optional): <div></div>

Opening a children’s account where the account holder is under 13

If you are under 13 and opening/operating the account yourself then an additional signature from the parent or guardian is required below.

If the signatory is anyone other than the parent or guardian then an additional signature from the parent or guardian is required below.

I, the parent/guardian of the account holder provide consent for my child to open a saving’s account with the Vernon Building Society.

Signature

Date (DD/MM/YYYY)
 / /

For office use only (must be completed in BLACK)

Account Holder 1

☐ Existing Customer

Customer No:

(A) Verification of identity:

Call ML Reference

or

I.D. Description

Reference/Expiry Date

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(B) Verification of address:

Call ML Reference

or

I.D. Description

Reference/Expiry Date

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(C) Account holders under 13

Has the parent/guardian signed?

Yes ☐ No ☐ N/A ☐

Input By

Checked By

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Account Holder 2/Account Signatory

☐ Existing Customer

Customer No:

(A) Verification of identity:

Call ML Reference

or

I.D Description

Reference/Expiry Date

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(B) Verification of address:

Call ML Reference

or

I.D Description

Reference/Expiry Date

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Date (DD/MM/YYYY)

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Date (DD/MM/YYYY)

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Vernon Building Society Account Number

[illegible]



Protected



Basic information about the protection of your eligible deposits	
Eligible deposits in the Vernon Building Society are protected by	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ²
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:	15 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 the Vernon Building Society for enquiries relating to your account:	Vernon Building Society, 19 St Petersgate Stockport Cheshire SK1 1HF Tel: 0161 429 6262
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10 th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 0207 741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional Information (all or some of the below)

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 £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.

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 transferrable. These are eligible deposits connected with certain events including:

- a) certain transactions relating to the depositor's current or prospective only 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>

Please turn over...



Protected

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 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.

Exclusion 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 instrument undertaking
 - pension or retirement fund ⁶
 - public authority, other than a small local authority

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

⁶ Deposits by personal pension schemes, stakeholder pensions schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded