

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

Account Holder 1

Email

Mobile tel.

Home tel.

Work tel.

Occupation

National Insurance Number

Nationality

Country of Residence

Are you a citizen outside of the UK? Yes No Are you a citizen of the United States? Yes No Are you tax resident outside of the UK? Yes No

If you have answered yes to any of the above questions, we are unable to open an account for you. **Please do not proceed with this application.**

Are you an existing customer? Yes No

If Yes, please enter your existing account number:

Account Holder 2 / Account Signatory

Email

Mobile tel.

Home tel.

Work tel.

Occupation

National Insurance Number

Nationality

Country of Residence

Are you a citizen outside of the UK? Yes No Are you a citizen of the United States? Yes No Are you tax resident outside of the UK? Yes No

If you have answered yes to any of the above questions, we are unable to open an account for you. **Please do not proceed with this application.**

Are you an existing customer? Yes No

If Yes, please enter your existing account number:

Section 3: Joint Account – Withdrawals and Operation

Please indicate whether withdrawals and operation of the account can be made with (tick appropriate box):

Either to sign Both / All to sign

If you select 'either to sign' then be aware that any individual is able to withdraw all the funds held in the account.

Section 4: Your Nominated Bank Account Details & Interest Instructions

Where a product allows withdrawals, these can be sent to a UK bank account in your name. Please provide the details of the bank account that you wish to use below.

Name on account <input type="text"/>	Account Number <input type="text"/>	Sort Code <input type="text"/>
Bank/Building Society Name <input type="text"/>	Account Reference / Roll No. (if applicable) <input type="text"/>	

If your product allows interest to be paid to another account, please indicate where it is to be paid. Refer to the product leaflet for the available interest options.

Add interest to the account

Transfer interest to Vernon Account Number

Pay interest directly to the nominated bank / building society account above:

Section 5: Customer Identification

To comply with money laundering regulations and to protect our customers from fraud, we must confirm the identity and address of every applicant. We can usually do this electronically using a third-party ID verification service. This is not a credit score and does not affect your credit rating.

If we do need further proof of identification, we will let you know. If you are opening an account at one of our branches, you may want to bring two forms of ID with you, one form to confirm your identity and the other to confirm your address. Our full list of acceptable identification documents can be found on our [website](#) or by asking a member of our team.

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 and address

Section 6: Keeping You Informed of Products and Services

We'd like to let you know when we launch new products and services or have any news that we think may interest you. **We prefer to use email to do this** as it reduces waste and cost. We will never sell or share your data with third parties. Please let us know how we can contact you about new products and services below. You can change your preferences or opt-out at any time by emailing, telephoning or writing to us. (see section 7 below for contact details).

Account Holder 1			Account Holder 2 / Account Signatory		
Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Post	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Post	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Telephone	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Telephone	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Section 7: Your Personal Data

Your rights

For the purposes of General Data Protection Regulation, the Vernon Building Society is the Data Controller responsible for the processing of your personal data. You have the right to request in writing a copy of the details held about you and where necessary the right to object to certain processing, the right to correct, sometimes delete and restrict the personal data the Society uses. In addition, you have the right to complain to the Society and the Information Commissioners Office (the data protection regulator). Please refer to the Vernon Building Society's [Privacy Notice](#) for further information on your rights.

Where you have provided your consent to the Society, such as to receive marketing messages, you have the right to withdraw it at any time. You can do this by notifying your local branch, calling us on 0161 429 6262 or writing to us at Marketing Communications, Vernon Building Society, 19 St Petersgate, Stockport, SK1 1HF. Alternatively, email unsubscribe@thevernon.co.uk.

How we use your data

- The Vernon Building Society will only retain your personal data only for as long as necessary to administer your account in line with regulatory and legal requirements.
- The Vernon Building Society processes your personal information to enable it to provide a service for its members and customers which may include managing your accounts, maintaining its own accounts and records, supporting staff training and development, promoting its services; undertaking market research and the provision of financial services and advice.
- If false and inaccurate information is provided and fraud is identified, your details will be passed to fraud prevention agencies.
- The Vernon Building Society requires a lawful reason to process your personal data and for some processing more than one legal basis may be relevant (except where the Society relies on Consent). The Society uses the following reasons to process your personal data: Consent, Performance of a Contract, Legal Obligation and Legitimate Interests

Depositor Protection Information Sheet

The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with Vernon Building Society are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

Limit of Protection

£120,000 per depositor per bank, building society or credit union.

If Vernon Building Society goes out of business the eligible deposits with Vernon Building Society will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that Vernon Building Society has your up-to-date contact details including your email address.

Joint and Group accounts

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible depositors in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.

Temporary High Balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

- (a) Transactions relating to the purchase and sale of your main home.
- (b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
- (c) Compensation for personal injuries or wrongful conviction.

How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or a deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

Vernon Building Society, 19 St Petersgate, Stockport Cheshire, SK1 1HF

Telephone: 0161 429 6262

Email: Info@thevernon.co.uk

Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at www.fscs.org.uk or by contacting the FSCS using the details below:

Telephone: 0800 678 1100

Email: enquiries@FSCS.org.uk

Please turn over...

Exclusions List

Acknowledgement of receipt by the depositor:

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

- (1) The account holder is:
 - A credit institution
 - A financial institution
 - An investment firm
 - An insurance undertaking
 - A reinsurance undertaking
 - A collective investment undertaking
 - A pension or retirement fund
 - A public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
 - b) Personal pension schemes, stakeholder pension schemes or occupational pension scheme for micro, small and medium sized companies are not excluded.
- (2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.
 - (3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering, For example, it is transferred from an account held by someone who has been convicted of money laundering.