

Foundation Account Application Form



NatWest

Before completing this application form, please read:

- **Your Current Account Terms;** and
- **Financial Services Compensation Scheme Information Sheet & Exclusions List.**

Please read these documents carefully as they contain all the information you need to be aware of before opening your current account. If there is anything that you do not understand please ask for further information.

If you do not have any of the above documents which are relevant to the account(s) you are applying for, please contact any branch to obtain those you are missing. Please mark this box with a cross to confirm that you have all of the above documents which are relevant to your application.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process.

When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.natwest.com/privacy

Who we are

The organisation responsible for processing your personal and financial information is National Westminster Bank Plc, a member of NatWest Group.

Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and delete as appropriate. Please do not write on or mark this form outside the boxes and lines provided as this could cause our electronic readers to misread your instructions. Applying is simple and should only take about 15 minutes.

I would like to open an account at your _____ branch

(If left blank, your account will be opened at the branch nearest your home address.)

I am happy to open the **Foundation Account** and it suits my/needs.

1. Customer details

Gender*

Male Female

Title*

Mr Mrs Miss Ms Other

(please specify)

First name*

Middle name(s)

Surname*

Other known name

e.g. Alias Name (if applicable)

Date of birth (e.g. 29JAN1970)*

Relationship status*

Single Living with partner Married/In a civil partnership

Widowed/Surviving civil partner Divorced/Dissolved/Separated

Number of dependants*

Memorable word*

Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions.

* Mandatory field

NWB45669-UKR (10/08/2023)

1.1 Where you live now

Address line 1*

Address line 2

Address line 3

Address line 4 OR overseas country

Postcode *

Is this property a flat? Yes No

Date of entry to this address* (e.g. 01JUN2005)

Residential Status* Home owner Renting Living with parents Other

If you have lived at your current address for less than 3 years, please provide your previous address

Previous address line 1*

Previous address line 2

Previous address line 3

Previous address line 4 OR overseas country

Postcode*

Is this property a flat? Yes No

Date of entry to this address* (e.g. 01JUN2005)

Home telephone number

Work telephone number

Mobile number*

Email address

If we hold an email address or mobile phone number for you, we may use this to communicate service-related information to you and, in particular, we may alert you to any concerns we may have about activity on your account. This may include Act Now Alerts and arranged overdraft alerts (where applicable) if you provide a valid mobile number. These are sent if you are at risk of exceeding your agreed limit or if we are unable to make all your payments.

* Mandatory field

1.2 Nationality

I am a UK resident*

Yes

Country of birth*

Country of Nationality*

Do you hold any other
Citizenships/Nationalities?*

Yes No

If 'Yes' list here

*Mandatory field

1.3 Tax Details

We are required to collect information about the countries you are resident for tax purposes

(Please complete this mandatory field to ensure we are able to process your application)

Please see the guidance below to help identify where you pay tax. Please note this guidance is not intended to constitute tax advice nor are we able to give you any tax advice.

You may have Tax Residency if you have personal and/or economic ties to, or in a country. This could be you own a home, land and/or a business in a country, or a member of your family is based there. Other factors to consider are the number of days you have spent in a country.

Please note, that even if you are not currently paying tax in a country, or have no tax number, you could still be a resident for tax purposes in that country.

If you know your Individual Tax Identification Number (TIN) you should add this, if you do not know your TIN it can be left blank.

You need to confirm at least one country for your application to be valid.

In which country are you
resident for tax purposes?*

What is your tax number,
social security number or
local equivalent?

If you also have tax residency in any other country, please list them below

Country

Tax Number

Country

Tax Number

Country

Tax Number

* Mandatory field

2. Employment details

Employment status*: Employed Self-employed Unemployed Homemaker Retired

If you have ticked Employed or Self-employed, please complete the below fields.

Occupation*

Date this employment
commenced (date
established if self-employed)
(DDMMYYYY)

Net monthly income
(i.e. after tax)

£ . p

How often are you paid?

Monthly Fortnightly Weekly Other

How are you paid?

Cash Cheque Direct to NatWest Direct to other bank

Main source of income (e.g. Basic
Salary, Pension, No Income)

*Mandatory field

3. New NatWest account

This section allows you to request certain features for your new account. You can make changes at a later date if you need to do so.

Card details

Do you wish to receive a debit card for use on this account?*

Yes No

If you would like your card to show a description of the
account to which it relates e.g. 'Current account', please
enter the details you would like to appear on your card.

* Mandatory field

4. How we will use and share your information

(a) Credit reference and fraud prevention agencies

We may request information about you from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere. While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

When assessing this application, we may consider any financial connections you have with third parties (for example from any joint accounts or joint mortgage you hold/have held). If this is a joint application then a new financial connection may be created. Any financial connection will remain on your record until you request the third party's information to be removed from your record by filing a "notice of disassociation" with the credit reference agencies.

Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies: Experian (www.experian.co.uk), Equifax (www.equifax.co.uk) and Callcredit (www.callcredit.co.uk).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at www.natwest.com/privacy or contact us at NatWest- 03457 888 444, Overseas- +44 3457 888 444, Relay UK - 18001 03457 888 444.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

(b) With other NatWest Group companies

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

(c) With other Third Parties

The information provided in this application may be used to for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs ("HMRC"). HMRC may exchange this information with other countries' tax authorities.

5. Confirming your agreement

By continuing with this application, you confirm that you have read that how we may use your information in the ways described above and are happy to proceed.

6. Marketing information

NatWest Group would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

NatWest Group will not share your information with third parties for their own marketing purposes.

Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text/push notifications, post and/or telephone.

- You will be enrolled to receive Act Now Alerts when providing a valid mobile number (which will tell you when you use an unarranged overdraft or are about to have a payment rejected). If you apply for one, you will also be enrolled to receive text/push when you use your arranged overdraft
- If no valid mobile number is provided/held enrolment cannot occur
- Being enrolled for these overdraft alerts will help you stay aware of your overdraft use and manage the costs more efficiently, and not being enrolled may lead to you incurring avoidable overdraft charges
- You can select how you wish to receive your alerts or switch them off by using online banking, via 'message us' in the mobile app, by calling us or at your local branch.

Please read the following section carefully before selecting your preference.

7. Declaration and signature(s)

1. I hold a copy of **Your Current Account Terms**. I/We accept that upon signing this application, I will become bound by the terms contained in those documents and in the other documents whose receipt I have acknowledged.
2. I declare that the details provided are correct and agree to notify you of any changes.
3. The following declaration applies unless I/we have stated above that I/we do not wish to receive a debit card: I apply for a debit card with this account.
4. I understand that arranged overdrafts are not available to Foundation Account customers.
5. I have received the information sheet relating to the protection of my deposits held with National Westminster Bank which are covered by the Financial Services Compensation Scheme.

8. Your right to cancel your current account

You have a period of 14 days within which to cancel your **Foundation Account**. The cancellation period begins on the later of the following two dates:

- (a) the date your account is opened; or
- (b) the first date on which you have received a copy of each of the following:
 - **Your Current Account Terms**; and
 - any other documents containing contractual terms relating to your account.

Customer signature

Date (DD/MM/YYYY)_____

Please ensure that your signature is inside the box, as it will be sorted electronically and may be used for verification purposes.



Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 888 444** (Relay UK 18001 03457 888 444)