

## Addition of Second Account Holder

### Please use this form if you would like to add another account holder to your account.

Please complete all sections of this form using black ink and BLOCK CAPITALS, ensuring that all account holders sign and date the declaration at the bottom of this form and return it to us at Milestone Savings, PO Box 861, Wallsend, NE28 5BP

To comply with regulations we are required to confirm identity and address of our clients. If the additional account holder is not already a Milestone Savings client, please send us one item from the proof of identity list and one item from the proof of address list as shown overleaf.

### Existing Milestone Savings Account Holder

Name  Account no

### Details of Additional Holder to be added

Mr  Mrs  Miss  Ms  Other

Forename(s)

Surname

Address

Postcode  Home Tel. No  Mobile No

Email

Date of Birth  Male  Female  Nationality

Can you confirm you are a resident for tax purposes in only the UK Yes  No

If you have answered NO to the above question, please complete the below section and tell us which countries you are a citizen of and/or are resident in for tax purposes.

Are you a US citizen\*? Yes  No

\*The USA considers any US citizen to be resident in the United States for tax purposes regardless of where you physically reside. If you answered Yes to the above question, you must complete the details requested in the table below.

	Country	Citizen (tick if applicable)	Resident for tax Purposes (tick if applicable)	Tax Identification Number
1	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
2	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
3	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

### Consent / Declaration

- We will use the information contained in this agreement for business analysis, fraud prevention and to keep the records we hold about you, the Account Holder, accurate and up-to-date. We and may also use your information to manage this account(s) and provide services to you, and for other specified purposes (e.g. assessment and analysis, improving our services, preventing crime and meeting our regulatory responsibilities).
- We will treat your information as confidential and will only disclose it in specified cases (e.g. where we are legally compelled to make the disclosure or our interests require us to do so, or where we are disclosing the information to someone to whom we are entitled to disclose it as mentioned in paragraph 3 below).
- We may disclose the information we hold about you, the Account Holder and how the account(s) is managed to our agents and suppliers and to other specified persons (e.g. the police and other persons entitled by law to require us to disclose the information).
- If you were introduced to us by a third party, we may give them your contact details and sufficient information about you for their own business and statistical analysis.

5. You have the right, on payment of a fee, to receive a copy of the information we hold about you. If you wish to receive a copy of this information, please write to us at Milestone Savings, PO Box 861, Wallsend, NE28 5BP. You also have the right to request that any inaccurate information is amended or deleted.

6. With your agreement, we and Gatehouse Bank may also use your contact and personal details to keep you informed about products and services which may be of interest to you. Please indicate your preferences below:

- Put a tick in this box if you DO NOT want to be kept informed about these products and services BY POST.
- Put a tick in this box if you DO NOT want to be kept informed about these products and services BY TELEPHONE.
- Put a tick in this box if you DO NOT want to be kept informed about these products and services BY E-MAIL, TEXT AND/OR A VOICE MESSAGING SERVICE.

7. You accept receiving and reading the Financial Services Compensation Scheme (FSCS) information sheet, provided to you with this application. Your deposits are protected by the FSCS and it is important that you read and retain a copy.

If you have indicated in paragraph 6 above that you DO wish to be kept informed about our products and services, but you later change your mind, please write to us at Milestone Savings, PO Box 861, Wallsend, NE28 5BP.

### Additional Account Holder's Declaration

I ..... (please state name) hereby confirm that I have read and understand the Terms and Conditions of the account shown above and that I agree to be bound by those Terms and Conditions.

### Authority for Holder to be added to account

Signed (Existing Account Holder):	Date:
Signed (Additional Account Holder)	Date:

### Accepted Identification Documents

To comply with regulations we are required to confirm identity and address of our clients. If the additional account holder is not already a Milestone Savings customer please send us one item from the proof of identity list and one item from the proof of address list as shown below.

#### A: Accepted Documents for Proof of Identification

- Passport – must be current and signed
- UK/Northern Ireland Driving Licence – current photo card licence only
- National ID card for EU nationals
- Firearms certificate/shotgun licence – must be current
- Confirmation of entitlement to state or local authority benefits (Including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill etc) – dated within 12 months
- HMRC tax notifications (NOT P60 or P45) - valid for current year and dated within 12 months
- UK Bank / Building Society Current Account Statement – dated within 3 months
- Armed Forces ID Card
- Court Documentation (Enduring Power of Attorney / Lasting Power of Attorney / Court Order) (POAI)

#### B: Accepted Documents for Proof of Address

##### Primary list (\*if not already used for identity)

- UK/Northern Ireland Driving Licence\* – current photo card licence only
- Confirmation of entitlement to state or local authority benefits\* (Including pension, tax credit, child benefit, housing benefit, educational grants, winter fuel bill etc) – dated within 12 months
- HMRC tax notifications\* (NOT P60 or P45) - valid for current year and dated within 12 months

UK Bank / Building Society Current Account Statement\* – dated within 3 months

Council Tax statement – dated within 12 months

Gas / Electric / Landline Telephone bill – dated within 3 months

Water Bill – dated within 12 months

Credit Union Statement – dated within 3 months

Letter from College / University – dated within 12 months

### **Secondary List – Residency**

Current Housing Association / Council Tenancy Agreement

Letter from the Matron of a nursing home, long term care unit or residential home for the elderly - dated within 3 months

Letter from Social Services / Hospital Authority - dated within 3 months

Letter from the Commanding Officer for members of the armed forces dated within 3 months

Immigration Status Document

Court Documentation (Enduring Power of Attorney / Lasting Power of Attorney / Court Order)

### **FSCS Deposit Guarantee Information**

Basic information about the protection of your eligible deposits

Eligible deposits in Milestone Savings are protected by:	The Financial Services Compensation Scheme ("FSCS"). <sup>1</sup>
Limit of protection:	£75,000 per depositor per bank I building society I credit Union. <sup>2</sup>
If you have more eligible deposits at the same bank/ building society / credit union:	All your eligible deposits at the same bank I building society / credit union are "aggregated" and the total is subject to the limit of £75,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank I building society / credit union's failure:	20 working days. <sup>4</sup>
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 Milestone Savings for enquiries relating to your account:	FREEPOST RTJZ-UZHK-TZGT PO Box 861, Wallsend, NE28 5BP, Tel: 0345 600 3350
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 77414100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### **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 £75,000 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 at maximum £75,000 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 £70,000 and a current account with £20,000, he or she will only be repaid £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- 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>

### 3 Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 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 £75,000.

### 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 77414100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits up to £75,000 within 20 working days until 31 December 2018; 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 (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

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.

### EXCLUSIONS 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, 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 investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.