



UNITED BANK UK

Account Opening Application Form

Personal Accounts

Currency: Sterling ☐ US Dollar ☐ Other _____

Ace Current Account ☐

90 Day Notice ☐

Online Easy Access Account ☐

35 Day Notice ☐

Fixed Term Deposit Account ☐

Interest Payment Frequency

6 Month Fixed Term Deposit ☐

Monthly (available for 1, 2, 3, 5 and 7 year terms) ☐

1 Year Fixed Term Deposit ☐

Annually (available for 2, 3, 5 and 7 year terms) ☐

2 Year Fixed Term Deposit ☐

Maturity (available for all products) ☐

3 Year Fixed Term Deposit ☐

Other Products (Please Specify)

5 Year Fixed Term Deposit ☐

7 Year Fixed Term Deposit ☐

Debit Card ☐

If you are applying for a Fixed Term Deposit please provide details of your nominated account for interest/principal payments.

Other: ☐

Sort Code: _____

(Please Specify) _____

A/C No. _____

(FOR UBL UK INTERNAL USE ONLY (Branches to ensure that all sections are completed))

Branch Name: _____

Tax ☐

A/c No. _____

R85 ☐ Joint Account ☐

APEX No: _____

R105 ☐

Date: _____

Beneficiary A/C: Yes ☐ No ☐

(Please select 'Yes' if the account holder is not the beneficial owner of the funds being used in this account)

Account processed by: _____

Mandate Holder: Yes ☐ No ☐

Input by: _____

Power of Attorney Holder: Yes ☐ No ☐

UBL UK November 2021

United Bank UK and UBL UK are the trading names of United National Bank Limited.

United National Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The company is registered in England & Wales and its Registered Office is at 2 Brook Street, London, W1S 1BQ. The company's registration number is 4146820.

Individual tax residency self-certification form INSTRUCTIONS

Please read these instructions before completing the form.

Regulations based on the OECD Common Reporting Standard (“CRS”) require Financial Institutions to collect and report certain information about an account holder’s tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the following website: [\[OECD AEOI Portal\]](#). In general, you will find that tax residence is the country in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the following link: [\[OECD AEOI Portal\]](#).

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside the United Kingdom, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to HMRC and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

This form will remain valid unless there is a change in circumstances relating to information, such as the account holder’s tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify us and provide an updated self-certification.

This form is intended to request information consistent with local law requirements.

As a financial institution, we are not allowed to give tax advice.

If you have any questions about this form, these instructions, or defining your tax residency status, please speak to your tax adviser or domestic tax authority.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal.

FIRST APPLICANT (Please complete all section in BLOCK Capitals)

Section 1 - Personal Information

1. Title and Surname	Mr/Mrs/Miss/Ms/Other		
2. Forenames			
3a. Current Residential Address			
Post Code		Country	
b. Date of Entry to this address (eg. 01/06/2005)			
if less than 3 years, please tell us your last address			
Post Code		Country	
Please attach a separate sheet if you have lived in more than 2 addresses in the last 3 years and state dates of entry.			
c. Mailing address (if different from Current Residential Address)			
Post Code		Country	
4. Home Phone number (including country code)			
Mobile number (including country code)			
5. Email Address			
(email address is mandatory, if you are opting for Online Banking and/or electronic statements)			
6. Date of Birth		7a. Nationality	
7b. Dual Nationality (if yes, state country)		8. Place of Birth (town/city)	
9. Country of Birth			
10a. Do you have residence in the USA	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If yes, please provide address			
b. Have you ever held a USA Green Card?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
c. Are either of your parents born in the USA or were USA Citizens?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
11. Country of Permanent residence			
12. Are you ordinarily resident in the UK for Tax purposes	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Please ask us about payment of interest without deduction of tax (applicable for under 16 and over 65 years)

You have to fill in a declaration form (R105) in case you want to receive interest without deduction of tax

Section 2 - Country of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number* ("TIN") (See Appendix)

1. Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country indicated.

If you are tax resident in more than three countries please use a separate sheet

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

Reason A - The country where you are liable to pay tax does not issue TINs to its residents

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SECOND APPLICANT (Please complete all section in BLOCK Capitals)

Section 1 - Personal Information

1.	Your relationship with first applicant								
2.	Title and Surname	Mr/Mrs/Miss/Ms/Other							
3.	Forenames								
4a.	Current Residential Address								
	Post Code			Country					
b.	Date of Entry to this address (eg. 01/06/2005)	D	D	M	M	Y	Y	Y	Y
	if less than 3 years, please tell us your last address								
	Post Code					Country			
<i>Please attach a separate sheet if you have lived in more than 2 addresses in the last 3 years and state dates of entry.</i>									
c.	Mailing address (if different from Current Residential Address)								
	Post Code					Country			
5.	Home Phone number (including country code)								
	Mobile number (including country code)								
6.	Email Address								
<small>(email address is mandatory, if you are opting for Online Banking and/or electronic statements)</small>									
7.	Date of Birth	D	D	M	M	Y	Y	Y	Y
					8a. Nationality				
8b.	Dual Nationality (if yes, state country)				9. Place of Birth (town/city)				
10.	Country of Birth								
11a.	Do you have residence in the USA	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No				
	If yes, please provide address								
b.	Have you ever held a USA Green Card?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No				
c.	Are either of your parents born in the USA or were USA Citizens?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No				
12.	Country of Permanent residence								
13.	Are you ordinarily resident in the UK for Tax purposes	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>				
					Please ask us about payment of interest without deduction of tax (applicable for under 16 and over 65 years)				
					You have to fill in a declaration form (R105) in case you want to receive interest without deduction of tax				

Section 2 - Country of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number* ("TIN") (See Appendix)

1. Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country indicated.

If you are tax resident in more than three countries please use a separate sheet

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

Reason A - The country where you are liable to pay tax does not issue TINs to its residents

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Reason C - No TIN is required. (Note. Only select this reason if the authorities of the country of tax residence entered below do not require the TIN to be disclosed)

	Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

1. Do you have any other accounts with United Bank UK? ☐ Yes ☐ No
 If yes, please state account number

2. Security Questions? (Used to verify your identity when registering for Internet and Mobile banking)

2.1 QUESTION 1 Mother's Maiden Name Answer 1

2.2 QUESTION 2 Name of First School Answer 2

2.3 QUESTION 3 Favourite Famous Person Answer 3

3. Name on Debit Card

4. Tick the box that applies to you ☐ Home owner ☐ Living with parents ☐ Rented ☐ Other/Please specify

5. Tick the box that applies to you ☐ Single ☐ Married ☐ Divorced or Separated ☐ Widowed ☐ Other

6. Tick the box that applies to you Employed ☐ Self-employed ☐ Unemployed ☐ Student ☐ Retired ☐ Housewife ☐ Other/Please specify

1. Your Occupation
2. Your employer's name and address (or your business name and address if you are Self Employed)

Country
3. Daytime Phone no.
(including country code)
4. How long have you been with the present employer or
in your business?

Years
 Months
5. How is your salary paid?

☐ Direct into your bank
 ☐ By cheque
 ☐ in cash
6. What is your annual gross income? in £'s

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To be completed by Joint Applicants only

Account to be operated by: ☐ Either ☐ Jointly*

** If you select jointly and are applying for a Current Account, a Debit Card will not be issued and access to NetBanking will not be granted.*



Section 6 - Agreement of Declaration

Your agreement with us:

By signing below, you, the individual(s) named in this form are:

- (1) confirming you are applying to the Bank for banking services;
- (2) confirming that any details you have supplied to us are true and complete;
- (3) authorising us to:
 - (i) make credit reference and other enquiries in connection with this application in accordance with our normal procedures; and
 - (ii) disclose information to licensed credit reference agencies and otherwise in accordance with the relevant conditions of our General Terms and Conditions.
- (4) confirming that you understand that credit reference agencies record information and the information they record may be used by other organisations to help make decisions about credit and credit related services and to manage accounts for customers and for fraud prevention, debtor tracing, debt recovery and to check a customer's identity to prevent money laundering;
- (5) agreeing to be bound by the terms of the application and the Bank's General Terms and Conditions which contain your obligations to us and our obligations to you which may be altered from time to time;
- (6) confirming that you understand that UBL UK can decline your account application or close your account without disclosing a reason or providing any prior notice;
- (7) confirming that you understand how UBL UK will collect and use your data and that this will be as defined in the Bank's Privacy Policy and Personal Banking Terms and Conditions. In addition, confirming that you consent for UBL UK to collect and use your data in the manner described in these documents.

For Joint Accounts only:

- (A) You agree that we may debit your joint Account with cheques and other forms of instructions for payment authorised by any one of you as detailed in our General Terms and Conditions.
- (B) You agree that we will send regular statements of Account to only one of you unless otherwise notified to us in writing.
- (C) Each of you agree to indemnify the Bank against any loss or damage suffered by the Bank should any information given by any of the Account holders prove incorrect.

Marketing Declaration

Your data is safe with us - we do not share your data for marketing outside United Bank UK.

We promise to keep you informed with regards to our products and services that may be of specific interest to you. Please confirm below how we may contact you.

write to us Yes ☐ No ☐ phone us Yes ☐ No ☐ email us Yes ☐ No ☐ text us Yes ☐ No ☐

If you choose 'No' for all these options, we will not be able to tell you about any products or services we could supply.

Declaration (please read)

I/We have received a copy of the leaflet for the account described overleaf

Individual or joint investors: a) as sole beneficial owner. b) as joint beneficial owners.

- ☐ I/We have read and understood the Terms & Conditions of the account and agree to be bound by them.
You have the right to apply for a copy of your information (*subject to the payment of a small fee*) and to ask for any inaccuracies to be corrected.

Declaration and Signature

I/We understand that the information supplied by me/us is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with United Bank UK setting out how United Bank UK may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We certify that I/We am/are the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.



I/We declare that all statements made in this declaration are, to the best of my/our knowledge and belief correct, and complete.

I/We undertake to advise United Bank UK within 90 days of any change in circumstances which affects the tax residency status of the individual identified in Section 1 of this form or causes the information contained herein to become incorrect, and to provide United Bank UK with a suitably updated self-certification and Declaration within up to 90 days of such change in circumstances.

Signature:*

Print name:*

Date:*

Second Applicant (*incase of Joint Account*)

Signature:*

Print name:*

Date:*

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please obtain a separate form available at our branches, complete and attach with this form.

Capacity:*



Date / /

[illegible]

Date / /

A/C Number															
TITLE OF A/C															
ANYONE SIGN				SIGNED JOINTLY											
NAME				SIGNATURE											
SPECIAL INSTRUCTIONS:															

INFORMATION SHEET

Basic information about the protection of your eligible deposits	
Eligible deposits in United National Bank Limited are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: United National Bank Limited, United Bank UK and UBL UK
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank 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:	20 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 United National Bank Limited for enquiries relating to your account: To contact the FSCS for further information on compensation:	You can visit one of our branches, call us, go online or write to us at the address below:- Central Operations, 391-393 Stratford Road, Birmingham, B11 4JZ 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
More information:	http://www.fscs.org.uk
Acknowledgement of receipt by the depositor:	

Additional information

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 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 is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank. This means that all eligible deposits at the same bank 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.

This method will also be applied if a bank operates under different trading names. United National Bank Limited also trades under United Bank UK and UBL UK. This means that all eligible deposits with one or more of these trading names are in total covered up to £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 transferable. These are eligible deposits connected with certain events including:

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

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 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 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. 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.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 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>.

5 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.
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 ¹
 - public authority, other than a small local authority.

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

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded