
Sensible Savings

**Fixed Rate Savings Bond
Application Form**

Please choose your Fixed Rate Bond:

1 Year Fixed Rate Bond – Issue 94

4.00% Gross/AER

2 Year Fixed Rate Bond – Issue 89

4.00% Gross/AER

3 Year Fixed Rate Bond – Issue 87

4.00% Gross/AER

YOUR PERSONAL DETAILS

APPLICANT 1

Title

First Name

Middle Name (s)

Surname (include any previous names)

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Nationality (please state all that apply)

Country of Tax Residence

Tax Identification Number/ Social Security Number/
National Insurance Number

Place of Birth

Email Address

Home Telephone No.

Mobile Telephone No.

Current Address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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If you have spent less than 3 years at this address,
please state previous address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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APPLICANT 2

Title

First Name

Middle Name (s)

Surname (include any previous names)

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Nationality (please state all that apply)

Country of Tax Residence

Tax Identification Number/ Social Security Number/
National Insurance Number

Place of Birth

Email Address

Home Telephone No.

Mobile Telephone No.

Current Address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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If you have spent less than 3 years at this address,
please state previous address

Post Code

Date moved to address

D	D	M	M	Y	Y	Y	Y
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If you are a United States national, please tick this box

If you are a United States national, please tick this box

If you already hold an account with The Access Bank UK Ltd please tick this box

If you already hold an account with The Access Bank UK Ltd please tick this box

YOUR NOMINATED BANK ACCOUNT

You need to nominate a bank account which will be used to make your initial deposit into your Sensible Savings bond and to which we will repay your money when your bond matures. The account must be a current account with a UK bank and be in your name(s). If you are applying with another person, the nominated account can be in both or either of your names.

Bank & Branch

Account Name

Sort Code

Account Number

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YOUR BONDS AND YOUR DEPOSITS

You can deposit any amount between £5,000 and £500,000 in each Sensible Savings bond you ask us to open for you. You should send us a cheque for the total amount you wish to deposit with this application form. The cheque should be drawn on your nominated account and made payable to yourself.

You can check our current interest rates on our website www.sensible-savings.co.uk.

Amount to deposit in this bond

£							
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Alternatively, you may wish to submit an online application via our website www.sensible-savings.co.uk and transfer your funds electronically via your own online banking platform.

YOUR ACCOUNT SECURITY

We will usually only contact you in writing. However, on occasion, it might be necessary to contact you by phone or you may want to phone us. So that we are sure we are talking to you, please complete the security questions below. We will ask you to provide answers to three of your five security questions before discussing your account over the telephone.

SECURITY QUESTIONS

APPLICANT 1

Mother's maiden name

Memorable place

Memorable date

Place of birth

First school

APPLICANT 2 (if applicable)

Mother's maiden name

Memorable place

Memorable date

Place of birth

First school

CUSTOMER DECLARATION

By signing below, I am/We are applying to The Access Bank UK Limited for banking services. I/We confirm that all the details supplied above are true and complete. Should any of the details change in the future I/We shall inform you promptly. I/We request that The Access Bank UK Limited open an account for me/us and that subject to the conditions, The Access Bank UK Limited:

1. Pay my/our deposit cheque into the account and accept my/our instruction to debit the account on maturity and either open a new account for me/us or pay my/our money to my/our Nominated Account.
2. Complies with any instructions that record, amend and/or query personal details (including contact details).

I/We agree that we accept liability for the account and under the mandate as set out in the conditions.

I/We request that The Access Bank UK Limited opens an account with the details specified above.

I/We agree to supply identification and address verification documents satisfactory to The Access Bank UK Limited in accordance with UK Money Laundering Regulations if asked to do so.

I/We agree to abide by the terms and conditions of holding the account, a copy of which is available to download on the website or alternatively can be provided upon request.

I/We confirm that I/we have read and understood The Access Bank UK Ltd's Privacy Statement, **which has important information about how my personal data will be used by third parties and the potential consequences**, which has been supplied separately.

I/We understand that I/we will have NO online access to the bond.

I/We understand that I/we will NOT receive any interest until the maturity of the bond.

I/We understand that I/we will NOT receive any confirmation of my bond until all funds have been received and the bond booking process completed. I/We understand this can take up to 10 working days.

I/We understand that interest is paid without tax deducted on maturity, and should be declared to HMRC in the tax year in which the bond matures. I/We understand that the Bank is unable to advise on matters relating to tax and I/We may need to pay tax on any interest earned that exceeds My/Our Personal Savings Allowance.

I/We have read and understand The Access Bank UK Ltd's Complaint Handling Procedures, as provided in the Terms and Conditions.

Signed: Applicant 1

Print Name _____

Date:

D	D	M	M	Y	Y	Y	Y
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Signed: Applicant 2

Print Name _____

Date:

D	D	M	M	Y	Y	Y	Y
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Please return your completed application to our registered address at 4 Royal Court, Gadbrook Way, Gadbrook Park, Northwich, Cheshire, CW9 7UT.

Prior to returning, please check you have remembered to:

- 1) Enclose your cheque (drawn on your nominated account, payable to you).
NOTE: if you are sending a Building Society cheque, please ensure that the reverse of the cheque is stamped by the Building Society and clearly displays your personal account number from which the funds originated. Alternatively, please enclose a copy of your passbook, evidencing that the funds have been drawn from your account held with the Building Society. Unfortunately, we are unable to accept bankers' drafts.**
- 2) Sign and date the application form (for all applicants).**
- 3) Sign and date the Financial Services Compensation Scheme Information Sheet and Exclusion List Acceptance Receipt.**

This document is available in large print (font size 18). Please contact us for more details.

Financial Services Compensation Scheme 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 The Access Bank UK Ltd are eligible for 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 The Access Bank UK Ltd goes out of business the eligible deposits with The Access Bank UK Limited 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 The Access Bank UK Ltd 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 deposits in business accounts are treated as if made by a single depositor. This means these types of accounts 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 the deposit is held on behalf of underlying beneficiaries.

Contact details for further questions about your account

The Access Bank UK Limited
4 Royal Court
Gadbrook Way
Gadbrook Park
Northwich
Cheshire
CW9 7UT

Tel: 01606 813010

Email: customerservice@theaccessbankukltd.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

Acknowledgement of receipt by the depositor:

Financial Services Compensation Scheme Exclusions List

Section A1

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 schemes for micro, small and medium sized companies are not excluded.
- (2) It is not held at a UK establishment of a bank, building 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.

Financial Services Compensation Scheme Information Sheet and Exclusion List - Acceptance of Receipt

The Access Bank UK Ltd (the Bank) is covered by the Financial Services Compensation Scheme (FSCS), the UK's statutory deposit guarantee scheme.

The FSCS pays compensation to eligible depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

The Prudential Regulation Authority (PRA) is a financial services regulator. As one of the Bank's regulators the PRA requires the Bank to provide you with this FSCS Information Sheet and accompanying Exclusions List to help you understand whether and how your deposits are protected. You should read this document carefully and then keep it safe for future reference.

Please retain relevant pages and return the final page 4 back to us.

Applicant 1

Name

Date (DD/MM/YY)

Signature

Applicant 2

Name

Date (DD/MM/YY)

Signature