# **Savings Application Form**



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Savings details continued

Where did you hear about us?

Friends and family

Social media

Online search

In branch Online comparison sites (please specify) Other (please specify)

## **Proving your identity**

To comply with money laundering regulations and to protect our customers from fraud, we must confirm the identity and address of every applicant. We are able to access credit reference agency databases which, in most cases, will allow us to open your account without any paper-based identification. This will show as a search of the database only and not a credit score, so will 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 of identification for your identity and one for your address. To view our list of acceptable identification, please visit our website www.thetipton.co.uk, ask a member of our team, or call us on 0121 557 2551. We will not carry out credit reference agency searches against customers under 18.

### Your declaration

For your own benefit and protection, you should carefully read the information and terms contained in this application form, including the declaration below, and the conditions relating to this account before signing the form. If you do not understand any point, please ask for further information.

In signing this application you confirm the follow declaration, I declare that:

- I/We declare that this application has been completed to the best of my knowledge and belief and I/We agree to inform the Society of any changes in my/our
  circumstances, such as moving outside the UK, which may affect this application;
- I/We agree to be bound by the Rules of the Society, the Special Conditions relating to the account opened and the Society's Terms and Conditions for Savings
  Accounts, a copy of which I have received and understood;
- I/We agree to the Society using my information in the manner specified in the Privacy Notice, a copy of which I have received and understood;
- I/We acknowledge receipt of the Financial Services Compensation Scheme Information Sheet which I/We received and understood prior to opening the
  account;
- I/We agree to the conditions relating to the Assignment of Windfalls to Charity as specified in the Charitable Assignments leaflet, a copy of which I have received and understood;
- The account is not being held by me/us as a bare trustee for a body corporate, or for persons who include a body corporate.

# Additional assistance

Should you require any additional help or assistance from the Society, please make us aware of how we can help:

## Keeping up to date with products and services

We use your information to make our communications as relevant and helpful as possible. We will never sell or share your data with third parties to try to sell you something. We think it's important to keep you informed when we launch new savings or mortgage products/services or have any news that may benefit you.

If you have any preferences on how you are contacted, please tick below.

Applicant 1			Applicant 2			
Email	Yes	No	Email	Yes	No	]
Post	Yes	No	Post	Yes	No	]
Telephone	Yes	No	Telephone	Yes	No	]
Text message	Yes	No	Text message	Yes	No	]
		nd can change your mind at any ti fo@thetipton.co.uk or writing to 7		•		ipton.co.uk to complete our online form,
Your signatu	ures					
Joint Account Withdra						
We authorise the Soci	ety to accept only t	the following for all purposes conr	nected with this account:	:		
Any o	ne signature	All signature	25	Any	out of	Signatures
	•	Society will assume that <b>all</b> signat iven before this can be effective.	ories are required. If you	ı subsequently dec	ide to cha	nge any signatories, a separate authority in
By signing you indem	nify us against any	claim regarding such withdrawals.	For joint accounts, each	applicant must sig	gn.	
Applicant 1					Date	
Applicant 2					Date	
I hold a Power of Atto	rney/Court of Prote	ection and sign on behalf of the Ac	ccount holder.			

Once you have completed this form, please post it to our head office: Tipton & Coseley Building Society, 70 Owen Street, Tipton, West Midlands, DY4 8HG.



Financial Services Compensation Scheme Information Sheet



Basic information about the protection	on of eligible deposits
Eligible deposits in Tipton & Coseley Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£85,000 per depositor per bank / building society / 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 / building society / credit union are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of bank / building society / credit union's failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Tipton & Coseley Building Society for enquiries relating to your account:	Tipton & Coseley Building Society 70 Owen Street Tipton West Midlands DY4 8HG Tel: 0121 557 2551
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 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

#### 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 £85,000 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 a maximum of £85,000 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 £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for 6 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 <u>http://www.fscs.org.uk</u>.

#### 3 Limit of protection for joint accounts

depositor for the purpose of calculating the limit of £85,000.

In the 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

Tipton branch **0121 557 2551** 70 Owen Street, Tipton, DY4 8HG

Coseley branch 01902 883173 Castle Street, Coseley,

WV14 9DW

Bilston branch

**01902 403853** 73 Church Street, Bilston, WV14 0BJ

Sedgley branch

**01902 882469** 6 Bull Ring, Sedgley, DY3 1RX

www.thetipton.co.uk



#### **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. 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, 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, other than a small local authority.

(4) It is a deposit of a credit union to which the credit union itself is entitled

(5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.

(6) It is a deposit of a collective investment scheme which qualifies as a small company<sup>3</sup>

(7) It is a deposit of an overseas financial services institution which qualifies as a small company<sup>4</sup>

(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a

small company  ${}^{\scriptscriptstyle 5}-{\rm refer}$  to the FSCS for further information on this category.

(9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

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

<sup>2</sup> As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3

For more information, call us on 0121 557 2551. Lines are open 9.00am – 5.00pm, Mondays, Tuesdays, Thursdays and Fridays, 9:30am – 5:00pm on Wednesdays and 9.00am – 12.00pm on Saturdays. Alternatively, visit our website at **www.thetipton.co.uk** 

V6.001 7 February 2024.