



**BANK SADERAT PLC**

For the use of the Bank

ACCOUNT NO.

## Non-personal application form

This application form is to be used by any entity which is NOT a natural person (a private individual) acting in their own capacity for either a sole account or joint account. An entity could be a sole trader, partnership, limited company, public company, government body, trust but is not limited to this list.



### **Credit decisions and also the prevention of fraud and money laundering.**

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and Credit Reference and Fraud Prevention Agencies will use your information is detailed in the section called: **A condensed guide to the use of your personal and business information by ourselves and at Credit Reference and Fraud Prevention Agencies.** For details of how your data may be used, also read carefully the 'Using Your Personal Information' notice provided with the terms and conditions of your account and the 'Your marketing preferences and consent declaration' section in this application form.

By confirming your agreement to proceed you are accepting that we may use your information in this way.

### **A condensed guide to the use of your personal and business information by ourselves and at credit reference and fraud prevention agencies**

1. When you apply to us to open an account, this organisation will check the following records about you and, where applicable, your business Partners and anyone to whom you are linked financially:
  - a) Our own records.
  - b) Personal and, where applicable, business records at Credit Reference Agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your personal credit file and where applicable your business credit file that may be seen by other lenders. They supply both public (including the electoral register) and shared credit and fraud prevention information.
  - c) Those at Fraud Prevention Agencies (FPAs).
  - d) If you are a director, we will seek confirmation, from CRAs, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.
2. We will make checks such as assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
3. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or the joint applicant successfully file for a disassociation with the CRAs to break that link.
4. Information on applications will be sent to CRAs and will be recorded by them, including, where applicable, information on your business and its proprietors. The CRAs may create a record of the name and address of your business and its proprietors if there is not one already.
5. Where you borrow from us, we will give details of your account(s) and how you manage it/them to CRAs.
6. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.
7. If false or inaccurate information is provided and fraud is identified, details including the names of the directors or proprietors at the time of the fraud will be passed to FPAs. You undertake to inform all directors and proprietors of this notice.
8. Law enforcement agencies may access and use this information.
9. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
  - a) Checking details on applications for credit and credit-related accounts or other facilities.
  - b) Managing credit and credit-related accounts or other facilities.
  - c) Recovering debt.
  - d) Checking details on proposals and claims for all types of insurance.
  - e) Checking details of job applicants and employees.
10. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
11. We and other organisations may access and use from other countries, the information recorded by FPAs.
12. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the UK Data Protection regulations.

Please fill in the form using **BLOCK CAPITALS** and black ink. Tick any boxes which apply.

**Section A - Information about the entity or organisation**

Legal Name of entity or organisation

Registered name (if different)

Regulators / Professional organisation & numbers

**Permanent address (registered address)**

Building identifier (name or number)

Street name

District

City

Postcode/ZIP code (if any)

Country

**Contact information**

Telephone number (include all codes)

Fax number

Place of incorporation or registration

Registration (incorporation) number (if applicable)

Tax authority and reference numbers

**Mailing address (if different from Permanent address)**

Building identifier (name or number)

Street name

District

City

Postcode/ZIP code (if any)

Country

E-mail address

Business website address

## Information about the entity or organisation

Nature of entity or organisation

What is the legal status of the entity

Sole Trader  Partnership

Limited Company (Ltd.)  Limited liability Partnership

Charity / Church  Public Limited Company (PLC)

Trust  Club / Society

## About the entity or organisation

How many directors / partners / owners are there

How many employees are there

What has been the turnover in the last 12 months

What is the anticipated turnover over the next 12 months

How much do you expect to pay into your account on a monthly basis

How do you expect to make future payments into the account

Purpose of account

If Trust, nature and purpose of Trust

Other

Business start date

How long have you been operating

## Source of funds

What is the source of the money used to open this account

Shareholder funds

Trading income

Directors loan

Sale of asset

Bank finance

Other

## Nature of business premises

Rented  Owned  Outright  Mortgaged

Lease  Office at home

Other

Property value

Mortgage outstanding

**Section B - Who owns and runs the entity or organisation**

Details of **ALL** Directors and Partners as well as Shareholders with a holding greater than 25% (or 10% if any person displays United States indicators) (or at such level as may be required by the Bank) and any other operators or controlling persons. **REPRODUCE THIS PAGE AND THE FOLLOWING DATA PROTECTION STATEMENT FOR EACH AND EVERY QUALIFYING PERSON.**

Are you male  female

Your title Mr  Mrs  Ms  Miss

Any additional title(s)

Marital status

First or Given Name

Middle name

Family Name or Surname(s)

Previous surname

Other names you are known by or commonly use (not nicknames)

Date of birth

Nationality

Other nationalities

Country of residence

Your relationship to the entity or organisation

owner, director, partner, member, more than 25% shareholder, authorised user

How much of the entity or organisation do you own

How many years have you been involved in this type of business

Your current residential address

Building identifier (name or number)

Street name

District, City and Postcode/ZIP Code

Country

When did you start living there (month / year)

Previous address if you have lived there less than three years

Building identifier (name or number)

Street name

District, City and Postcode/ZIP Code

Country

Your contact details

Daytime telephone number (including country and area code)

Mobile phone number

Personal e-mail address

**Nature of home**

Rented  Owned outright  mortgaged

Leased  Office at home

Other

Property value

Mortgage outstanding

## Data Protection Statement - Important Information

Please read this section as this tells you how your personal information will be used by us.

I confirm that I am entitled to disclose information to you about any joint applicant or person named on this application form and that I have their consent to act on their behalf. Where there are two or more people named on this application form, this declaration applies to each person separately.

### Using my personal information

Whether or not I become a customer, you may use all the information I give to you, Bank Saderat PLC, or you hold on me as a personal or business customer, to provide and run the account or service I have applied for. This includes information about the conduct (including details of transactions) of any account that I have with you, a group company or an associated company. You may also use information about me and the business to help you develop and improve your products and services.

You will keep information about me after my account is closed.

### Sharing my personal information

You may share my information for the purposes described in this statement with the group of companies to which you belong (the Bank Saderat Group) and your associated companies, and with service providers or agents. These companies may be based in other countries. I understand that you will make sure that my information is only used in line with your instructions and your own strict policies on confidentiality. If you transfer my information to another country, you will also make sure that you give it the same levels of protection as needed under the UK Data Protection Act. You may also give essential information about my account to others if needed to run my account and/or renew my account and for regulatory purposes.

### My marketing preferences

You may invite me to take part in market research surveys and identify and let me know by post, telephone or electronic media (including fax, email and SMS) of products or services which your group of companies and its associated companies think may interest me. (If I am aged over 18, when deciding whether to provide me with details of a credit product you may check my details and those of my business against the files of CRAs who will not make a record of this search available to other lenders who search my file.)

If I would prefer not to receive up-to-date information on other products and services, or to be included in market research, I can indicate this in section B, 'Who owns and runs the business?'.

### Verifying my identity and fraud checks

Before you can approve this application, in order to prevent or detect fraud you will check and share the information provided in this application or at any stage with FPAs, and may make searches at CRAs who will supply you with information, including information from the electoral register, for the purposes of verifying my identity. Scoring methods may be used to verify my identity. A record of this process will be kept that may be used to help other companies to verify my identity. If false or inaccurate information is provided and fraud identified details will be passed to FPAs. Law enforcement agencies may access and use this information.

You and other organisations may search and use the records held by CRAs and FPAs to prevent and investigate crime, fraud and money laundering and, for example:

- to check details on applications for credit and credit related or other facilities;
- to verify my identity if I or my financial associate applies for other facilities; and to undertake statistical analysis and system testing;
- to manage credit and credit related accounts or other facilities;
- to recover debt and trace my whereabouts;
- to check details on proposals and claims for all types of insurance; and to check details of job applicants and employees.

You may also search and use your internal records for these purposes.

You and other organisations may search and use from other countries the information recorded at FPAs. For further information about the use of my personal and business data by Bank Saderat PLC and the CRAs and FPAs please refer to Bank Saderat PLC's Privacy Notice available online at <http://www.saderat-plc.com/>.

### Access to my information

I understand I have the right to see certain records you hold about me if I pay a fee and I can get an information sheet explaining my rights at Bank Saderat PLC's office.

### How we work with Credit Reference Agencies

I understand that when you assess this application, and any future increase in my credit or overdraft limit, you will use the information for credit assessment, which may include credit scoring.

You may make any enquiries relating to me and my business that you consider necessary (for example, from another financial institution) and search the files of CRAs at my business and home address, who will keep a record of each search. This could affect my ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the CRA. A financial link between joint applicants or between me and any named partner or spouse will be created at the CRA. This will link our financial records, where each will be taken into account in all future applications by either or both of us. If I already have a financial association you will assess my application on this basis. This situation will continue until one of us successfully files for a 'disassociation' at the CRA. You will also pass details about me, my business and how I run my account (if my application is successful) to credit reference agencies. I understand that this will include if I fail to make agreed payments into my account and that this information may affect my ability to get credit.

### Your marketing preferences & consent declaration

Bank Saderat PLC would like to keep you up to date with details of our banking products and services. If you consent to us contacting you for this purpose, please tick the relevant box(es):

You have the right to withdraw, object to, or change your marketing preferences at any time. You can do this by calling us or visiting our offices; by post  by telephone  by email

Bank Saderat PLC would also like to keep you up to date with relevant products and services available to you by our carefully selected **third parties**. (Please ask us for a list of these third parties). Please tick if you consent to this

In accordance with data protection regulations you have the right of access to your information held by the Bank.

### Your consent - in relation to each person required to complete Section B

I authorise Bank Saderat PLC to search the files of one or more CRAs, who will keep a record of that search, and make other enquiries Bank Saderat PLC believe necessary to confirm the details on this application form and for credit assessment. If false or inaccurate information is provided and fraud is identified, details including the names of the company directors at the time of the fraud will be passed to FPAs to prevent fraud and money laundering. You undertake to inform all directors of this notice.

It is important that you read and understand the 'Important Information' section in the application form and the 'Your Information, Credit Reference and Fraud Prevention Agencies and Third Party' notice provided in our terms and conditions.

By signing below you agree that we can use your information in this way.

Additional information may be requested by Bank Saderat PLC if no/insufficient records are found by searches. Please also complete Section C Account Requirements and Mandate if you wish to be a signatory on the Account.

Signature



Date: DD / MM / YYYY