



# Kingdom Bank

## Application Form to open a Young Saver's Account

Thank you for choosing to open a Young Savers Account with Kingdom Bank Ltd. This type of account is specially designed for young people up to and including 15 years of age. Young Savers Accounts can be opened in one of the following two ways:

In the name of the young person if they are aged 12 to 15. Please complete sections 1, 2 and 5 to 10 of this Application Form.

In the name of the parent(s), grandparent(s) or guardians. Please complete sections 1, 3, 4 (if applicable) and 5 - 10 of this Application Form.

On 5th April following the Young Savers 16th birthday, the account will be closed. (Written instructions will be requested shortly before 5<sup>th</sup> April.) Please complete the appropriate steps of this Application Form. If you have any questions, please do not hesitate to call us.

Where did you hear about Christian Savings Direct?

Promotion Code

### Step 1 – Please fill the following personal details of the Young Saver

Full forenames (personal names)

Surname (family name)

Permanent residential address

Post Code

Date of birth

If the young saver has any other Kingdom Bank Ltd accounts, what are the account numbers?

### Step 2 – If the account is being opened in the name of the Young Saver - a parent/guardian must complete this step

I agree that (full name of Young Saver)   
may open a Young Savers Account with Kingdom Bank Ltd.

Mr

Mrs

Miss

Ms

Other

Full forenames (personal names)

Surname (family name)

Permanent residential address

Post Code

Your previous address if you have lived at the above address for less than three years

Post Code

E-mail address

Date of birth

N.I. Number

Daytime telephone number (including dialling code)

Evening telephone number (including dialling code)

Mobile telephone number

*(Note – For accounts opened in the name of the Young Saver, all written correspondence, including Statements of Account and Statutory Information, will be sent to the Young Saver at the address shown in Step 1)*

**Step 3 – If you are applying to open an account in the name of a parent, grandparent or guardian on behalf of the Young Saver, please complete the following:**

Mr  Mrs  Miss  Ms  Other

Full forenames (personal names)

Surname (family name)

Permanent residential address

Post Code

Your previous address if you have lived at the above address for less than three years

Post Code

E-mail address

Date of birth

N.I. Number

Daytime telephone number (including dialling code)

Evening telephone number (including dialling code)

Mobile telephone number

*(Note – for accounts in the name of the Young Saver's parent, grandparent or guardian, all written correspondence, including Statements of Account and Statutory Information, will be sent to the address as shown above)*

**Step 4 – If you are the parent, grandparent or guardian applying to open a joint account on behalf of the Young Saver, please complete the following information for the second accountholder:**

Mr  Mrs  Miss  Ms  Other

Full forenames (personal names)

Surname (family name)

Permanent residential address

Post Code

Your previous address if you have lived at the above address for less than three years

Post code

E-mail address

Date of birth

N.I. Number

Daytime telephone number (including dialling code)

Evening telephone number (including dialling code)

Mobile telephone number

### Step 5 – Please tell us about your initial investment to this account

I/we shall open the account with £


This will be by (please tick the appropriate box):

Cheque (please make the cheque out to 'Kingdom Bank Ltd – account holder name')

Cash (please do not send cash through the post)

Transfer from Kingdom Bank Ltd Account number

### Step 6 – Your Personal Information

 Now read clause 1.4 of the General Terms and Conditions for information relating to the ways in which we collect and process Your personal information. If this form is completed in the name of the parent(s), grandparent(s) or guardians(s) of the Young Saver, clause 1.4 of the General Terms and Conditions applies to the personal information of both the person completing the form and the Young Saver.

From time to time, Kingdom Bank or Group companies may contact you to advise you of new products and services. Please place a cross in the appropriate boxes below if you do NOT wish such information to be sent by any of the following methods (it may take a short time for your decision to show on our records).

Mail  E-mail  Telephone  Mobile telephone (normally by text message)

**If you change your mind about being contacted in the future, please let us know.**

### Step 7 – Please now complete, sign and date the following declarations

All Young Saver Accounts - I/We declare and agree that the initial investment shown in Step 5 is being invested in Kingdom Bank Ltd (please tick the appropriate box):

in the name of the Young Saver as sole beneficial owner (for accounts in the name of the Young Saver)

by me on behalf of the Young Saver (for accounts in the single name of a parent, grandparent or guardian)

by us on behalf of the Young Saver (for accounts in the joint names of parents, grandparents or guardians)

I/We have read, understood and agree to be bound by the General Terms and Conditions and Specific Terms and Conditions applying to this account (in particular clause 1.4 of the General Terms and Conditions entitled Your Personal Information). (Further copies can be obtained from us on request.). I/We understand that you will rely on the information I/we have given in this Application Form, which I/we confirm is complete and true. I/We understand that you may decide to decline this application.

Joint Young Saver Accounts only - We agree that Kingdom Bank Ltd is authorised, until further notice in writing, to accept for withdrawals, closures and changes to account information (please tick the appropriate box):

any of our signatures (this means that any one parent, grandparent or guardian can sign)

all of our signatures (this means that both parents, grandparents or guardians have to sign)

**Please now sign the following declarations as appropriate:**

**Parent or guardian if the account is being opened in the name of the Young Saver**

**Date**

**Parent, grandparent or guardian if the account is being opened in the single name of a parent, grandparent / guardian**

**Date**

**Second named parent, grandparent or guardian if the account is being opened in the joint names of parents, grandparents or guardians**

**Date**

**For all accounts, the signature of the Young Saver if they are aged seven or over**

**Date**

## Step 8 – Complete Inland Revenue form R85

If the Young Saver is not a UK taxpayer, they may be able to receive the interest gross without deduction of tax. Please complete the enclosed Helpsheets and H M Revenue & Customs Form R85 if appropriate.

## Step 9 – Verification of Identity

It is necessary for us to verify your identity. We will do this by obtaining evidence from various data sources, including Credit Reference and Fraud Prevention Agencies as well as the Electoral Roll. The agencies will record the details of the search whether or not your application proceeds. If we are unable to confirm your identity from these sources we will write to you asking you to supply us with adequate proof of identity. For joint accounts, this applies to all account holders. The only exception to this may be if you have an existing Savings Account with us either held solely or jointly.

If you are a Young Saver opening an account in your name, then you will not be recorded with the Agencies we use and you should request a “Proof of Identity Form” to be completed. These can be downloaded from our web-site. If you do not have a passport as proof of name then your birth certificate or certified copy may be submitted. Likewise, if a document as proof of address cannot be supplied, then a document in your parents’ name may be submitted.

If you are a parent(s), grandparent(s) or guardian(s) opening an account for a Young Saver, we will verify your identity as indicated above. Additionally, a certified copy of the Young Savers’ birth certificate or passport must be submitted.

## Step 10 – Please now post this Application Form and initial investment to Kingdom Bank

However, please first check that you have:

Completed all the necessary steps.

Enclosed the initial investment (or provided details).

Enclosed the Birth Certificate of the Young Saver (or certified copy).

Enclosed Inland Revenue form R85.

Read and understood the General and Specific Terms and Conditions of the account in particular clause 1.4 entitled “Your Personal Information”

Signed the declarations.

### **KINGDOM BANK LTD**

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**A Company registered in England and Wales under number 4346834**

**Authorised and Regulated by the Financial Services Authority**