

Virgin Money Current Account

Adding an account holder form



This form should be used if you wish to convert your sole account to a joint account.

Please use **BLOCK CAPITALS** and **BLACK** ink throughout.

If you have any questions, please call us on **0345 600 6103*** or visit a Virgin Money Store.

Existing account holder details

Name	Account number
<input type="text"/>	<input type="text"/>

New account holder details

Title	Gender	Date of birth (dd/mm/yyyy)	
<input type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="text"/> / <input type="text"/> / <input type="text"/>	
First name	Are you?		
<input type="text"/>	<input type="checkbox"/> Single		<input type="checkbox"/> Divorced
Middle name	<input type="checkbox"/> Widowed		<input type="checkbox"/> Married/Civil partnership
Last name	<input type="checkbox"/> Separated		<input type="checkbox"/> Living with partner
<input type="text"/>			
Previous name / alias	Country of birth		
<input type="text"/>	<input type="text"/>		
Nationality	Dual nationality 1	Dual nationality 2	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Country of citizenship 1	Country of citizenship 2	Country of citizenship 3	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address	Are you?		
<input type="text"/>	<input type="checkbox"/> an owner-occupier		<input type="checkbox"/> a tenant (unfurnished)
	<input type="checkbox"/> living with parents		<input type="checkbox"/> a tenant (furnished)
	<input type="checkbox"/> other (please specify)		
Postcode	Date moved to current address		
<input type="text"/>	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y		
	Home/mobile phone number		
	<input type="text"/>		
	Email address		
	<input type="text"/>		

Address

Postcode

Do you share your letterbox with anyone you do not know or trust?

Yes

No

If you tell us 'yes', we will arrange for your debit cards and chequebooks to be sent to a Virgin Money Store for collection. Please tell us your preferred store.

Street

Town/City

Are you?

Employed full time

Employed part time

Self-employed

Housewife/Homemaker

Retired

Student

Benefits

Unemployed

Contractor

Other (please specify)

If you are employed or self employed

What is your job?

Employer's name and address or registered address

How long have you been in this employment?

 years

If less than 6 months we need to have previous employer name and address recorded

Nature of employers business

Nature of previous employer's business

What is your gross annual income? This includes any salary, pension, benefits, student grants or any regular source of income.

 £

What is your main source of your income?

Salary

Other (please specify)

Pension

Benefits

Gambling/Lottery win

Investment income

Student Loan/Grant

How often are you paid (e.g. monthly, weekly)?

Will this be your main bank account (e.g. will your salary, benefits or other regular income be paid into here)?

Yes

No

How are you funding the account?

Salary/Pension

Inheritance

Investment income

Student Loan/Grant

Transfers from other accounts in your name

Current savings

Gambling/Lottery win

Rental Income

Family/Gift

Sale of property

Benefits

Other (please specify)

Do you have any existing accounts with Virgin Money?

If 'yes', please provide your account number(s)

Yes

No

Savings

Current account

Additional requirements

Do you need us to provide your communications in a different format?

Do you need a Chip and signature debit card?

If you live in the EU but outside of the UK

How often will you be in the UK?

How regularly do you expect to use the account?

Where are you resident for tax purposes? Please tick the relevant box. (For example, if you are a US citizen or resident, please select 'UK and another country' and enter 'United States' within 'Country of Tax Residence'.)

United Kingdom only

(If ticked, go to 'Help us make you better off')

United Kingdom and another country

If applicable, please list up to two countries in which you are tax resident outside the United Kingdom, along with the corresponding Tax Identification Number (TIN) / Tax Reference Number:

Country of Tax Residence

TIN / Tax Reference Number

If your tax residency status changes, you'll need to let us know within 30 days of the change.

How we use your personal information

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).

For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at virginmoney.com/privacy or visit any of our Stores.

Using your information

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're an attorney. We'll use it to:

- Check your identity and eligibility.
- Manage the customer's account(s) and your relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk.
- Help recover any money that might be owed to us.
- Improve our services and computer systems.
- Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- Manage and organise our business.

The information we ask for when you apply for this account is used to:

- Check your identity and eligibility for this account.
- Manage your account and relationship with us.
- Prevent financial crime and the funding of terrorism.
- Assess risk and carry out credit scoring.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

Sharing your information

We'll regularly share your information with credit reference agencies. We do this to check your identity and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We and fraud prevention agencies may also allow law enforcement agencies to access and use your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also share information within our group of companies or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA).

For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at virginmoney.com/privacy or visit any of our Stores.

Holding your information and your rights

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. Full details of all of your rights can be found on our website at virginmoney.com/privacy or by visiting any of our Stores.

If you're unhappy with the way we're using your information, please talk to us so we can try to sort it out. If this doesn't fix it, you can write to our Data Protection Officer at Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL or contact the Information Commissioners Office (ICO). The ICO is the UK's independent body set up to make sure organisations handle your information correctly. You'll find further details, including how to contact the ICO at ico.org.uk.

Confirmation

We need both of your signatures before we can carry out this request.

1. We confirm that the information contained within this application form is true.
2. If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering.
3. We confirm that neither of us are bankrupt.
4. We confirm that we are authorised to disclose information about anyone else and authorise you to search, link and/or record information held by credit reference agencies about us and anyone else referred to.
5. For UK residents – We confirm we are subject to UK tax legislation and we agree to tell Virgin Money about any changes to this status.
6. We confirm that we have received a copy of the Current Account Terms and Conditions and understand that they will be legally binding between us and Virgin Money. If you did not receive a copy of the Current Account Terms and Conditions with this application form, please contact any Virgin Money Store or our Main Office.

You will be advised in writing as to whether your application to amend your existing account has been successful. In the meantime, please do not arrange for any salary credits, direct debits or standing orders to be set up on this account.

Financial Services Compensation Scheme (FSCS)

7. We have received and read the FSCS booklet which includes an Information sheet and Exclusions list and provides details of the protection provided by the FSCS in the UK.

By signing the box below you are agreeing to all of the declarations above.

Signatures

Existing account holder

Date (dd/mm/yyyy)

New account holder

Date (dd/mm/yyyy)

Please send the completed and signed form to:

Freepost Virgin Money, NEA 3780, Newcastle upon Tyne NE3 4ZE or hand it in at your local Virgin Money Store.

*We are here from 8am to 8pm Monday to Friday, 8am to 4pm on Saturdays and 10am to 3pm on Sundays. Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

Clydesdale Bank PLC (trading as Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 121873). Clydesdale Bank PLC Registered in Scotland (No. SC001111). Registered Office: 30 St. Vincent Place, Glasgow G1 2HL

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The Financial Services Compensation Scheme

Information sheet and Exclusions list

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Protected

Clydesdale Bank PLC is covered by the Financial Services Compensation Scheme (FSCS).

To help you understand the protection the scheme offers, this booklet contains details provided by the Prudential Regulation Authority. Please read the Information sheet on pages 2 and 3 carefully.

The scheme does have a small number of exclusions and these are listed on page 4.

Information sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in Clydesdale Bank PLC are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank/building society/credit union ² The following trading names are part of your bank/building society/credit union: Clydesdale Bank Yorkshire Bank Virgin Money
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. 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/credit union's failure:	20 working days ⁴
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Virgin Money for enquiries relating to your account:	Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL Tel: 0345 600 7301*
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

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, 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.

This method will also be applied if a bank, building society or credit union operates under different trading names. Clydesdale Bank PLC also trades under Clydesdale Bank, Yorkshire Bank and Virgin Money. 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.

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 fund¹
 - 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 instrument² 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.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (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 company⁵ 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

- ¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.
- ² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.
- ³ Under the Companies Act 1985 or Companies Act 2006.
- ⁴ See footnote 3.
- ⁵ See footnote 3.

Can I get this in a different format?

Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

By email: disability.awareness@virginmoney.com

By phone: 0191 279 5300*

Finding things tough to get your head around?

Don't worry, we're happy to take a bit more time to explain things if that would help. Just call us on 0345 600 7301* and chat to one of our team.

*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

Clydesdale Bank PLC (which also trades as Yorkshire Bank and Virgin Money). Registered in Scotland (Company No. SC001111). Registered Office: 30 St Vincent Place, Glasgow, G1 2HL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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