

Newcastle Monthly Saver Account Application Form

For Office use only:

Internet Code: 001J865

New Account Number Passbook Reference

WHAT ARE YOUR PERSONAL DETAILS?

1ST ACCOUNT HOLDER

Mr/Mrs/Miss/Ms/Other All Forename(s) Surname

Date of Birth Nationality* Country of Birth

Town of Birth Country of Residence Tax Identification Number

Permanent Residential Address

Postcode Sex (Male/Female) Home Telephone

E-mail Work Telephone

Do you already hold an account with Newcastle Building Society? Yes No If yes, please provide the Account No.

2ND ACCOUNT HOLDER

Mr/Mrs/Miss/Ms/Other All Forename(s) Surname

Date of Birth Nationality* Country of Birth

Town of Birth Country of Residence Tax Identification Number

Permanent Residential Address

Postcode Sex (Male/Female) Home Telephone

E-mail Work Telephone

Do you already hold an account with Newcastle Building Society? Yes No If yes, please provide the Account No.

*This is requested for regulatory reasons.

HOW MUCH ARE YOU INVESTING?

Your Investment £ (min. £10, max. £1,000,000)

If you wish to make your monthly investment by standing order please ask a member of staff for further details and how to obtain a standing order form.

PROOF OF IDENTITY AND RESIDENCY

All persons who enter into a business relationship with Newcastle Building Society must prove identity. This will involve the production of one document to prove personal identity and another to prove current permanent residential address. The documents must be from different data sources, so a bank card and bank statement from the same bank will not be acceptable.

The majority of our customers who have existing Accounts will have already submitted documents to prove identity and there is no requirement to repeat the process. If this applies to you, please enter your account number:

However, customers who have had business relationships commencing from before April 1995 may not have produced satisfactory documentation and, if this is the case, the process for new customers must be adopted.

Documents considered suitable to prove identity are:

Passport Driving Licence Pension Book National Identity Card

Documents considered suitable to prove residency are:

Utility Bill (3) Employment terms of engagement Bank/Building Society Statement (3) Credit Card Statement

We must use the most recent information available so the figure in brackets is the maximum age of the document, in months, that will be acceptable. Although we require original documents, we do not recommend that highly valuable documents such as passports and driving licences are sent through the post. In such cases, we will accept copies certified by a solicitor, accountant, post master or government official. The certifier must be clearly identifiable and further verification of authenticity may be sought.

We will accept other documents if you are unable to supply a document from the list above. Please contact your local branch on Gibraltar 42136 (Regal House) or 41143 (Hadfield House) for further details. Funds deposited into this Account must belong to the Accountholder. Third parties transacting any business on behalf of the Accountholder may be asked for proof of identity and their details may be recorded.

IMPORTANT INFORMATION

The Newcastle must comply with the rules of the Gibraltar Financial Services Commission regarding customer information. To enable us to do this, we must ask you to submit the following details about yourself and your Account. It is mandatory for us to obtain and retain this information, therefore, unfortunately, if we do not receive these details, your Application will be invalid.

a) Nature of Account use: I intend to use my account for:

- General personal savings
General living expenses
Specific personal savings (details: _____)
Third party savings e.g. child (details: _____)
Other e.g. Trust (details: _____)

b) Level of Account use:

- I estimate the amount of money I will pay into the account during the year to be:
Less than £1,000 per year
Between £1,001 and £10,000 per year
Between £10,001 and £50,000 per year
Over £50,000 per year

c) Occupation and employer:

1st Account Holder

employed (occupation: _____)
(employer name: _____)
(address: _____)
(tel no: _____)

self employed (business type: _____)
(business name: _____)
(address: _____)
(tel no: _____)

unemployed
pensioner
minor (under 18)
student
other (please state: _____)

2nd Account Holder

employed (occupation: _____)
(employer name: _____)
(address: _____)
(tel no: _____)

self employed (business type: _____)
(business name: _____)
(address: _____)
(tel no: _____)

unemployed
pensioner
minor (under 18)
student
other (please state: _____)

d) Source of income

Please give details about the source of funds used to open your Account.

- Salary
Inheritance
Personal Savings (detail: _____)
Gift (please specify: _____)
Other (please specify: _____)

- Pension
Property Sale
Business Deal (detail: _____)
Asset Sale (detail: _____)

For any initial investment of £2,000 or more, and certain subsequent investments, the Newcastle must obtain independent verification of the source of funds. The applicant may be required to submit documentary proof. I confirm that these details are correct and may be held on Newcastle Building Society systems to comply with the requirements of Gibraltar Financial Services Commission. Funds deposited into this account must belong to the account holder. Third parties transacting any business on behalf of the account holder may be asked for proof of identity and their details may be recorded.

DECLARATION

I/We declare that the information I/we have provided on this application form is correct to the best part of my knowledge and belief.

If your account is a joint account, these conditions and any special conditions apply to all of you together and any of you separately. In the event of the death of any customer the account will remain open in the name(s) of the remaining customer(s). In the event of divorce or separation the Newcastle (providing it is made aware of the situation in writing) will not permit withdrawals (i.e. following maturity) to be made from the account unless signed instructions from both account holders are received.

I/We authorise withdrawals and transfers (where applicable) to be made against: Any one of the signatures All signatures

I/We confirm that I/we acknowledge receipt of information containing the terms and conditions of the account, and agree to be bound by the rules of the Newcastle in force at the time. I/We understand that Newcastle Building Society is not liable for any loss suffered by the Account Holder(s) arising from fraudulent use of the account.

The Newcastle will assume that any Account nominated for payment of interest will also be used as the nominated account for withdrawals unless we receive specific written instructions stating otherwise.

DATA PROTECTION ACT

I understand and agree that: Information about my Account will be held within Newcastle Building Society for business analysis, fraud prevention and to keep your records accurate and up to date. As part of its service, Newcastle Building Society may occasionally keep their customers informed of special offers, products and services that it believes may be of interest. This could be by letter, telephone or e-mail.

If I do not want to receive this information then I should tick the appropriate box(es) below.*

Do not contact me by: Letter Telephone E-mail

From time to time Newcastle Building Society may pass the information it holds about me to carefully selected third parties, subsidiaries and associated companies.

If I do not want details passed to these organisations I can tick this box

Under the Data Protection Act I can ask to see a copy of the personal information Newcastle Building Society holds on me by writing to the Legal Services Department, Newcastle Building Society, Portland House, New Bridge Street, Newcastle upon Tyne, NE1 8AL. I understand that this will involve payment of a fee.

*(Please note that if you are an existing account holder with Newcastle Building Society then the preferences you indicate here will supersede any existing preference you may have nominated when opening your previous account(s). If a second account holder wishes to nominate exemptions that are different to those expressed above then that individual should write to the Marketing Department indicating their individual preferences).

CHARITABLE FOUNDATION

The Newcastle Building Society wants to avoid disruption to its business caused by speculators. As a result all new customers opening share accounts are required to assign any windfall benefits to which they might become entitled on a future conversion or take-over of the Newcastle. The assignment will be in favour of the Community Foundation, one of the leading community foundations in the UK. The agreement will be for a period of 5 years (please see 'Agreement to assign windfalls to charity' for further details).

YOUR RIGHT TO CANCEL

I/We understand that I/we have the right to cancel this contract, without incurring any additional costs, within 14 calendar days (excluding public holidays) of the receipt by Newcastle Building Society of my application to open this account. If I/we decide to exercise this right, which must be made in writing to the address shown on this leaflet, the Newcastle will send a cheque to me to cover my original investment, plus any interest earned during this period. Interest will be paid at prevailing Nova Gross Gibraltar rates. This right can be exercised regardless of the notice period applicable to the account.

YOUR SIGNATURE(S)

I acknowledge receipt of the product information containing the Terms & Conditions of the Account and agree to be bound by them.

1st Account Holder's Signature Date

2nd Account Holder's Signature Date

Please return your completed Application Form along with your cheque (made payable to the account holder(s)) and the required proofs of residency/identity to your local branch. If you need any help or have any queries please call the Newcastle on Gibraltar 42136 (Regal House) or 41143 (Hadfield House).