



Newcastle 55 Direct Investment Bond 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 Forename(s) Surname
Date of Birth Nationality Country of Birth
Town of Birth Country of Residence TIN No.

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 supply your Account No.

2ND ACCOUNT HOLDER

Mr/Mrs/Miss/Ms/Other Forename(s) Surname
Date of Birth Nationality Country of Birth
Town of Birth Country of Residence TIN No.

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 supply your Account No.

HOW MUCH ARE YOU INVESTING?

Your Investment £ (min. £1 max. £1,000,000)
By cheque By transfer from another Newcastle Building Society Account Account number

If you wish to make your initial investment direct from an existing Newcastle Building Society account, please remember to enclose your passbook with your application.

YOUR INTEREST INSTRUCTION

Please indicate the frequency you would prefer for your interest payment (tick the appropriate box): Annually Monthly Minimum balance for monthly interest £1,000
Please also indicate where you wish your interest to be paid (tick one of the following options):

i) Credited to account (annual interest only) ii) Credited to another Newcastle Building Society account iii) Paid directly into your nominated bank / building society account

Nominated Bank / Building Society details:

Name Address

If applicable, Bank Sort Code Account Number

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.

However, customers who have had business relationships commencing from before 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 National Identity Card Pension Book

Documents considered suitable to prove residency are:

Utility Bill (3) Bank/Building Society Statement (3) Credit Card Statement (3) Employment Terms of Engagement Pension 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 regulated person 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 for further details.

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.

To comply with anti money laundering regulations, the Society may carry out checks against publicly available records and credit records using an electronic authentication system. Details of your credit history will not be made available to us. The data providers may add the details of the searches to their records, but credit scoring agencies will not use the records of the Society's search in their scoring of future applications for credit.

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 or failure to notify Newcastle Building Society of the loss of a User ID or password or where these details have been disclosed as a result of the Account Holder(s) negligence. 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.

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: _____)
self employed (business type: _____)
(employer address: _____)
_____ (tel no: _____)
unemployed (employer address: _____)
pensioner _____
minor (under 18) _____
student (tel no: _____)
other (please state: _____)

2nd Account Holder

employed (occupation: _____)
(employer: _____)
self employed (business type: _____)
(employer address: _____)
_____ (tel no: _____)
unemployed (employer address: _____)
pensioner _____
minor (under 18) _____
student (tel no: _____)
other (please state: _____)

d) Source of income

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

Salary Pension Inheritance Property Sale
Personal Savings Business Deal Gift Asset Sale
(detail: _____) (detail: _____) (detail: _____) (detail: _____)
Other (please specify: _____)

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.

HOW DID YOU HEAR ABOUT THIS PRODUCT?

Branch Display Newspaper Friend / Relative The Newcastle's Staff Radio
Financial Advisor The Newcastle's Website Another website Letter from Us Other

PRIORITY REGISTER SERVICE

You can join our Priority Register to be amongst the first to find out by letter, telephone or email, about new products, services and offers from Newcastle Building Society Group and its commercial partners. This enables you to act quickly and take advantage, as many of our products are strictly limited and can be withdrawn early if demand is high. You may miss out on these special offers if you do not sign up for the Priority Register.

Note: if you join our Priority Register this will supersede any contact preferences indicated in the "Use of your personal information" section below or already held on our system.

Please tick here if you would like to be added to our Priority Register.

USE OF YOUR PERSONAL INFORMATION

Newcastle Building Society will hold information about your account(s) for business analysis, fraud prevention and to keep your records accurate and up to date. We, and other companies in our group with the Newcastle name ("the Newcastle Building Society Group") may also use your contact and personal details from your accounts and records within the Group to identify products and services, which may be of interest to you. We may contact you by letter, telephone or email to inform you about products and services, including those of our commercial partners whose products and services can be purchased through us. This may include information about our/their mortgage, savings, investment, and pensions products, general insurance products, financial planning and services such as credit cards, loans, and mortgage broking services. Further details about companies in the Newcastle Building Society Group and our commercial partners can be found on our website at www.newcastle.co.uk. By returning this form, you agree that we may contact you, and any joint applicants/ holders, in the above ways, unless you tick the box(es) below:

I do not wish Newcastle Building Society Group companies to contact me by the following methods regarding its products and services:

Letter Telephone E-mail

I do not wish Newcastle Building Society Group companies to contact me about products and services of its commercial partners

Under the Data Protection Ordinance 2004 I/we can ask to see a copy of the personal information Newcastle Building Society holds on me/us by writing to Newcastle Building Society, Ground Floor, Regal House, Gibraltar. I/We 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 preference you indicate here will supersede any existing preference you may have nominated when opening your previous account(s). If a second holder wishes to nominate exemptions that are different to those expressed above then that individual should write to Newcastle Building Society, Ground Floor, Regal House, Gibraltar 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, serving Tyne & Wear and Northumberland, 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

If you are not happy with your choice of account, you have the right to cancel the account within 14 calendar days (excluding public holidays) of your receipt of a letter from the Newcastle Building Society confirming that your account has been opened. Any requests to cancel must be made in writing to the Society's Principal Office. If you decide to cancel, the Society will send a cheque to cover your original investment, plus any interest earned. 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 and conditions of the account and agree to be bound by them.

1st Account Holder's Signature _____ Date _____
2nd Account Holder's Signature _____ Date _____