

For Office use only:

Internet Code: 001J865

New Account Number Passcard Reference

WHAT ARE YOUR PERSONAL DETAILS?

1ST ACCOUNTHOLDER

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.

By providing your telephone number you are actively opting-in to be contacted by Newcastle Building Society via telephone (unless you indicate otherwise in your contact preferences under the Use of Your Personal Information Section).

2ND ACCOUNTHOLDER

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.

By providing your telephone number you are actively opting-in to be contacted by Newcastle Building Society via telephone (unless you indicate otherwise in your contact preferences under the Use of Your Personal Information Section).

*This is requested for regulatory reasons.

HOW MUCH ARE YOU INVESTING?

Your Investment £ (Minimum investment £500 and maximum £1,000,000)

By cheque By Transfer from another Newcastle Building Society Account Account Number:

Please make cheques payable to Newcastle Building Society Re: Your Name(s), Account/Application Number (if known) e.g. Newcastle Building Society Re: Mr A Smith, 1234567. In addition, please remember to draw a line through any unused space on the cheque.

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.

INTEREST INSTRUCTIONS

Please indicate how you wish to receive your interest: Credited to my account on maturity

Monthly (monthly interest is only available on balances over £5,000 or more) Please indicate where you wish your interest to be paid (monthly interest only).

Credited to the account Credited to another Newcastle Building Society Account Account Number

Direct to you Bank Account Please give your nominated Bank/Building Society details for payment of interest:

Name Address

Postcode

If applicable, 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. If this applies to you, please enter your account number below:

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) Mortgage Statement (12)

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 (00 350) 200 41143 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 Accountholder

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

2nd Accountholder

- 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: _____)

- 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
Gift (detail: _____)
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 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 & 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 Accountholder(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. The Society will treat your personal information as private and confidential (even when you are no longer a customer) and we will not disclose any of these details unless: we are compelled to do so by law, there is a duty to the public to disclose, you request us to do so, or our interests require us to give information (for example to prevent fraud) 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 Ordinance 2004 I/We can ask to see a copy of the personal information Newcastle Building Society holds on me/us by writing to the Newcastle Building Society, Hadfield House, Library Street, Gibraltar. I/We understand that this will involve the payment of a fee.

*(Please note that if you are an existing accountholder 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 accountholder wishes to nominate exemptions that are different to those expressed above then that individual should write to Newcastle Building Society, Hadfield House, Library Street, 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, 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 Accountholder's Signature _____ Date _____
2nd Accountholder'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 (00 350) 200 41143.