

# Current Account(s) Application Form Reward and Select account.



## How to apply for a NatWest Current Account

Please fill in this form and take it to the branch of your choice.

If you need guidance about which account to open, or how to fill in this form, our staff will be pleased to help.

## The proof of identity you need to open an account with NatWest (new customers)

As part of our aim to protect existing and potential customers from the risks of fraud and to minimise the instances of money laundering, we must undertake identification and address verification for **ALL** new accounts that are opened.

Please remember to bring along **one** of the following to your local branch:

### Evidence of identity

- A current signed passport
- A full UK/EU driving licence
- Any EU National ID card

**AND one** of the following:

### Evidence of address

- An original gas, electricity or phone bill (mobile telephone bills are not acceptable)
- An original current council tax bill
- An original bank or building society statement

These documents must be the most recent that you have received and must not be more than six months old.

\*Please visit our website [natwest.com/id](https://natwest.com/id) to find full list of acceptable documents.

**If you have a current account with another bank or building society**, we may need to see your statements for the most recent month, along with evidence of income, in order to give you an account with the best facilities possible (e.g. debit card/overdraft). We may ask for three months' statements in some circumstances. If you have these available, it may help you to open your new NatWest account more quickly. Remember, if your statements have your address on them, you can use them to confirm your current permanent address.

**For existing customers** – if you are an existing customer, you may have to provide evidence of identity and address. Please speak to a member of staff.

## What happens when we accept your application?

If we agree your application we will open your account and send you the following (separately) within 10 days:

- a debit card (if you have requested one)
- your Personal Identification Number (PIN) (where applicable)
- an account welcome pack

# Current Accounts Application Form



Before completing this application form please read:

- **Your Current Account Terms;** and
- **Financial Services Compensation Scheme Information Sheet & Exclusions List**

In addition:

Applicants for a Reward Account please read:

- **MyRewards Terms**

Please read these documents carefully as they contain all the information you need to be aware of before opening your current account. If there is anything that you do not understand please ask for further information.

If you do not have any of the documents which are relevant to the account(s) you are applying for, please contact any branch to obtain those you are missing.

Please mark this box with a cross to confirm that you have all of the above documents which are relevant to your application.

## How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at [www.natwest.com/privacy](http://www.natwest.com/privacy).

## Who we are

The organisation responsible for processing your personal and financial information is National Westminster Bank Plc, a member of NatWest Group.

Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and delete as appropriate. Please do not write on or mark this form outside the boxes and lines provided as this could cause our electronic readers to misread your instructions. Applying is simple and should only take about 15 minutes.

I/We wish to open an account at your \_\_\_\_\_ branch  
(If left blank your account will be opened at your existing branch, or for new customers the branch nearest your home address)

**Reward.** I am/We are aware that this Reward account costs £2 per month and that there are a range of alternative fee paying and non-fee paying accounts available. I/We know that I/we will earn £4 a month back in Rewards on 2 or more Direct Debits (2 of those Direct Debits need to be at least £2 each), £1 a month back in Rewards with 1 mobile app log in (app criteria applies) and at least 1% back in Rewards on debit card payments made to partner retailers. I/We are aware that I/we have to pay at least £1,250 into any eligible personal current account every month (excludes transfers between our own accounts). I am/We are aware that I/we can only hold a maximum of 2 Reward accounts. I/We am/are happy to open the Reward account as it suits my/our needs.

**Select Account.** I am/We are aware of the accounts NatWest offer, including fee and non fee paying accounts. The account suits my/our needs

I/We would like to open a: Sole account  Joint account

Please note: if you are applying for a Reward account or Select Account and would like to include it in our Offset Service, please speak to a member of our branch staff.

**1. Customer details – main applicant**

Are you an existing NatWest customer? Yes  No

If 'Yes', please provide Account number  Sort code

Gender  Male  Female

Title Mr  Mrs  Miss  Ms  Other

(please specify)

First name

Middle name(s)

Surname

Other known name  
e.g. Alias Name (if applicable)

**Permanent Residential Address**

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Postcode

Is this property a flat? Yes  No

Date of entry to this address  
(e.g. 01JUN2005)

If you have lived at your current address for less than 3 years, please provide your previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR  
overseas country

Postcode

Is this property a flat? Yes  No

Date of entry to this address  
(e.g. 01JUN2005)

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**UK Temporary Address**

If you are not a permanent resident of the UK, but temporarily living here, please give your temporary UK address

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Postcode

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**Nationality & Tax Details**

Country of residence

Country of birth\*

Place of birth (town/city)

Country of Nationality\*

Do you hold any other  
Citizenships/Nationalities?\*

Yes  No

If 'Yes' list here

Do you have more than 5  
Citizenships/Nationalities?\*

Yes  No

In which country are you  
resident for tax purposes?\*

What is your tax number,  
social security number or  
local equivalent?

Are you tax resident  
in other countries?\*

Yes  No

If 'Yes' please list here and provide your tax number/social security number or local equivalent

Country

Tax Number

Country

Tax Number

Country

Tax Number

\*Mandatory field

Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
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Tax Number	<input type="text"/>
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Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
Residential status	Home owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Other <input type="checkbox"/>
Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile number	<input type="text"/>
Email address	<input type="text"/> <input type="text"/>

If we hold an email address or mobile phone number for you, we may use this to communicate with you and, in particular, we may alert you to any concerns we may have about activity on your account. This may include Act Now Alerts if you provide a valid UK mobile number or email address. These are sent if you are at risk of exceeding your agreed limit or if we are unable to make all your payments.

**Important – for joint Reward account only**

Please provide a unique email address for each customer. This email address will be used to support your MyRewards account, communicate special MyRewards offers and will be required to access MyRewards online, where you can check your balance, special offers & exchange your balance.

Relationship status	Single <input type="checkbox"/> Living with partner <input type="checkbox"/> Married/In a civil partnership <input type="checkbox"/>
	Widowed/Surviving civil partner <input type="checkbox"/> Divorced/Separated/Dissolved <input type="checkbox"/>
Date of birth (e.g. 29JAN1970)	<input type="text"/>
Number of dependants	<input type="text"/>
Memorable word	<input type="text"/> Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions.

**1.1 Employment details – main applicant**

Occupation	<input type="text"/>
	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/>
Employer's name (if applicable)	<input type="text"/>

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR overseas country

Postcode

Date employment commenced (date established if self-employed) (DDMMYYYY)

Net monthly income (i.e. after tax) £  .   p

How often are you paid? Monthly  Fortnightly  Weekly  Other

How are you paid? Cash  Cheque  Direct to NatWest  Direct to other bank

If your salary is not already credited to an account with NatWest please enclose your original payslips or other evidence of income for the previous 3 months. These will be returned.

Main source of income (e.g. Basic Salary Pension, No Income)

### 1.2 Current banking details – main applicant

Please give details of your main bank (where you hold your current or savings account) if not NatWest

Main bank

Account number  Sort code

Approximate date account opened (MMYYYY)  If you are not an existing customer, please enclose previous 3 months' account statements. These will be returned.

Type of account Current  **OR** Savings

Do you have a Payment/Debit card? Yes  No

How many credit cards do you have?  Total outstanding balance of all credit cards £  .   p

Please give details of your main credit card. This is the one with the greatest balance

Type of card (e.g. MasterCard/ Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit £  .   p Balance £  .   p

Approximate date account opened (MMYYYY)

### 1.3 Financial status – main applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors? Yes  No

If 'Yes', please provide details on an attached sheet.

### 1.4 New NatWest account – main applicant

This section allows you to request certain features for your new account. You can make changes at a later date if you need to do so.

#### Card details

Do you wish to receive a debit card for use on this account?

Yes

No

If you would like your card to show a description of the account to which it relates e.g. 'Current Account', please enter the details you would like to appear on your card

#### Telephone and Electronic Banking – please provide me with information on

Telephone and Electronic Banking

OR

Telephone Banking only

#### Overdraft

I/We wish to apply for an overdraft facility of

£  .   p

#### Overdraft Control (only available on the Select Account)

I/We would like to add Overdraft Control to my/our account

Yes

No

#### Credit cards

I would like to receive information about a credit card

Yes

No

### 2. Customer details – joint applicant

Are you an existing NatWest customer?

Yes

No

If 'Yes', please provide

Account number

Sort code

Gender

Male  Female

Title

Mr  Mrs  Miss  Ms  Other

(please specify)

First name

Middle name(s)

Surname

Other known name

e.g. Alias Name (if applicable)

#### Permanent Residential Address

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Postcode

Is this property a flat?

Yes

No

Date of entry to this address  
(e.g. 01JUN2005)

If you have lived at your current address for less than 3 years, please provide your previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR  
overseas country

Postcode

Is this property a flat?

Yes  No

Date of entry to this address  
(e.g. 01JUN2005)

### UK Temporary Address

If you are not a permanent resident of the UK, but temporarily living here, please give your temporary UK address

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Postcode

### Nationality & Tax Details

Country of residence

Country of birth\*

Place of birth (town/city)

Country of Nationality\*

Do you hold any other  
Citizenships/Nationalities?\*

Yes  No

If 'Yes' list here

Do you have more than 5  
Citizenships/Nationalities?\*

Yes  No

In which country are you  
resident for tax purposes?\*

What is your tax number,  
social security number or  
local equivalent?

Are you tax resident  
in other countries?\*

Yes  No

\*Mandatory field



If 'Yes' please list here and provide your tax number/social security number or local equivalent

Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
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Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
Country	<input type="text"/>
Tax Number	<input type="text"/>
Residential status	Home owner <input type="checkbox"/> Renting <input type="checkbox"/> Living with parents <input type="checkbox"/> Other <input type="checkbox"/>
Home telephone number	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile number	<input type="text"/>
Email address	<input type="text"/> <input type="text"/>

If we hold an email address or mobile phone number for you, we may use this to communicate with you and, in particular, we may alert you to any concerns we may have about activity on your account. "This may include Act Now Alerts if you provide a valid UK mobile number or email address. These are sent if you are at risk of exceeding your agreed limit or if we are unable to make all your payments."

**Important – for joint Reward only**

Please provide a unique email address for each customer. This email address will be used to support your MyRewards account, communicate special MyRewards offers and will be required to access MyRewards online, where you can check your balance, special offers & exchange your balance.

Relationship status	Single <input type="checkbox"/>	Living with partner <input type="checkbox"/>	Married/In a civil partnership <input type="checkbox"/>
	Widowed/Surviving civil partner <input type="checkbox"/>	Divorced/Separated/Dissolved <input type="checkbox"/>	

Date of birth  
(e.g. 29JAN1970)

Number of dependants

Memorable word

Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions.

## 2.1 Employment details – joint applicant

Occupation

Employed  Self-employed  Unemployed  Homemaker  Retired

Employer's name  
(if applicable)

Employer's address line 1

Employer's address line 2

Employer's address line 3

Employer's address line 4 OR  
overseas country

Postcode

Date employment  
commenced (date established  
f self-employed)  
(DDMMYYYY)

Net monthly income  
(i.e. after tax) £  .   p

How often are you paid? Monthly  Fortnightly  Weekly  Other

How are you paid? Cash  Cheque  Direct to NatWest  Direct to other bank

If your salary is not already credited to an account with NatWest please enclose your original payslips or other evidence of income for the previous 3 months. These will be returned.

Main source of income  
(e.g. Basic Salary  
Pension, No Income)

## 2.2 Current banking details – joint applicant

Please give details of your main bank (where you hold your current or savings account) if not NatWest

Main bank

Account number  Sort code

Approximate date account  
opened (MMYYYY)

If you are not an existing customer, please enclose previous 3 months' account statements. These will be returned.

Type of account Current  OR Savings

Do you have a Payment/Debit card? Yes  No

How many credit cards  
do you have?  Total outstanding balance of all credit cards £  .   p

Please give details of your main credit card. This is the one with the greatest balance

Type of card (e.g. MasterCard/ Visa/Storecard)	<input type="text"/>												
Issuer	<input type="text"/>												
Name of account/cardholder	<input type="text"/>												
Credit limit	£	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	p	Balance	£	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	p
Approximate date account opened (MMYYYY)	<input type="text"/>												

### 2.3 Financial status – joint applicant

Have you ever been insolvent, bankrupt, sequestered, involved in any court proceedings for debt or made arrangements with your creditors? Yes  No

If 'Yes', please provide details on an attached sheet.

### 2.4 New NatWest account – joint applicant

This section allows you to request certain features for your new account. You can make changes at a later date if you need to do so.

#### Card details

Do you wish to receive a debit card for use on this account? Yes  No

If you would like your card to show a description of the account to which it relates e.g. 'Current Account', please enter the details you would like to appear on your card

#### Telephone and Electronic Banking – please provide me with information on

Telephone and Electronic Banking  OR Telephone Banking only

#### Credit cards

I would like to receive information about a credit card Yes  No

#### For joint Reward only

As part of your Reward, you'll earn £4 a month back in Rewards on 2 or more Direct Debits (2 of those Direct Debits need to be at least £2 each). Only one joint account holder needs to log into the mobile banking app to earn the Rewards. You won't earn more Rewards if all joint account holders log in during that month. Only one joint account holder can earn Rewards on Direct Debits and mobile app log in. Please enter the account holder's name below:

### 3. How we will use and share your information

#### (a) Credit reference and fraud prevention agencies

We may request information about you/your business and the proprietors of that business from credit reference agencies to help verify your identity, and to check your credit status to help assess what product you are most suitable for and/or your ability to repay any credit. Those agencies may keep a record of our request(s) and this may affect your ability to obtain credit elsewhere.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

When assessing this application, we may consider any financial connections you have with third parties (for example from any joint accounts or joint mortgage you hold/have held). If this is a joint application then a new financial connection may be created. Any financial connection will remain on your record until you request the third party's information to be removed from your record by filing a "notice of disassociation" with the credit reference agencies.

Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies. The main agencies we use are Experian ([www.experian.co.uk/crain](http://www.experian.co.uk/crain)), Equifax ([www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)) and Callcredit ([www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal NatWest Group records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice at [www.natwest.com/privacy](http://www.natwest.com/privacy) or contact your Relationship Manager.

In order to prevent and detect fraud and/or money laundering, the information provided in this application may be checked with fraud prevention agencies. If fraud is identified or suspected details may be recorded with these agencies to prevent fraud and money laundering.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering, to protect their business and to comply with laws that apply to them.

#### **(b) With other NatWest Group companies**

We and other NatWest Group companies worldwide will use the information you supply in this application (and any information we or other NatWest Group companies may already hold about you) in connection with processing your application and to assess your suitability for our products.

If your application is declined we will normally keep your information for up to 5 years, but we may keep it for longer if required by us or other NatWest Group companies in order to comply with legal and regulatory requirements.

We and other NatWest Group companies may use your information in order to improve the relevance of our products and marketing.

#### **(c) With other third parties**

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers to HM Revenue and Customs (“HMRC”). HMRC may exchange this information with other countries’ tax authorities.

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#### **4. Confirming your agreement**

By continuing with this application, you confirm you have read and understood how we may use your information in the ways described above and are happy to proceed.

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#### **5. Marketing information**

NatWest Group would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.

NatWest Group will not share your information with third parties for their own marketing purposes.

#### **Communications about your account**

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

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**Please read the following section carefully before selecting your preference.**

#### **6. Joint account overdraft requests**

When we receive a request for an overdraft which will be regulated by the Consumer Credit Act, we are required to provide some information about the overdraft before the facility is agreed. We refer to this information as pre-contract information, or PCI. This means that, for joint accounts, if one accountholder telephones, or goes online, or attends at a branch to request an overdraft, we will be unable to grant the request until we have provided PCI to the other accountholder(s).

However, the Consumer Credit Act permits joint current accountholders to give consent to Overdraft PCI being provided to only one party to the account. This is consistent with how an ‘either or any one to sign’ joint account mandate operates, allowing any joint accountholder to authorise their bank to accept an overdraft request without contacting the other accountholder(s).

**What happens if you give consent to PCI being given to only one party to the account?**

The overdraft will normally be available to use immediately after the single PCI is provided and we confirm our agreement to provide the facility.

- There may be exceptions when we attach conditions, which have to be satisfied before you can use the overdraft.
- We will send both/all of you a copy of the Confirmation letter/Facility agreement setting out the terms and conditions that apply to the agreed overdraft. This will be issued after the overdraft is agreed.

#### **What happens if you want PCI to be given to all parties to the account?**

We will have to provide PCI to all accountholders before the overdraft is agreed. If both/all of you present yourselves at the branch to request the overdraft we will be able to provide PCI to everyone at the same time and process the request immediately.

However, if any party to the account cannot be present along with the other(s) when the request is made:

- We will **not** be able to confirm that the overdraft request has been granted at the time the request is made.
- We will **not** be able to make funds available immediately if we decide to meet the request.
- We must **send** PCI to the accountholder(s) not present at the time of the request.
- We must allow the recipient(s) time to read the PCI we send to them and then to let us know if they are happy for the overdraft to be granted. To this end we will require them to sign and return to us an overdraft application form so we can be certain they wish the overdraft to proceed. Each present accountholder will also be required to sign the application form.

Therefore, if you decide that PCI is to be provided to all accountholders, there will be a delay in making the overdraft available. The delay could be a number of days and if you are looking for the overdraft to be made available urgently we will be prevented from helping you as we will be forced first to provide PCI to all of you.

#### **What do we need to do if both/all of us are happy for only one of us to receive PCI?**

Delete section B (declining the opportunity for only one of you to be provided with the pre-contract information) in the Declaration section of this Application form (cross out the boxed text with two diagonal pen strokes) before signing.

#### **What do we need to do if all parties to the account are to receive PCI?**

Delete the section A (consent) in the Declaration section of this Application form (cross out the boxed text with two diagonal pen strokes) before signing.

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### **7. Declaration and signature(s)**

1. I/We hold a copy of **Your Current Account Terms**. I/We accept that upon signing this application, I/we will become bound by the terms contained in these documents and in the other documents whose receipt I/we have acknowledged.
2. I/We declare that the details provided are correct and agree to notify you of any changes.
3. Unless I/we have stated above that I/we do not wish to receive a debit card, I/we apply for a debit card with this account.
4. I/We understand that you may at any time at your discretion, on giving written notice to me/us, amend the limit on any arranged overdraft (and that overdrafts are only available to applicants aged 18 years or over).
5. I/We have received the information sheet relating to the protection of my/our deposits held with National Westminster Bank which are covered by the Financial Services Compensation Scheme.

#### **For accounts with a monthly fee only**

1. I am/We are aware this account I/we have selected has a monthly fee and there are a range of alternative fee paying and non-fee paying accounts available. I am/We/are also aware of how I/we can earn Rewards on this account.

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### **8. Your right to cancel your current account**

You have a period of 14 days within which to cancel your **Select Account or Reward** account. The cancellation period begins on the later of the following two dates:

- a) the date your account is opened; or
- b) the first date on which you have received a copy of each of the following:
  - **Your Current Account Terms**; and
  - any other documents containing contractual terms relating to your account.

**For accounts in joint names only –**

**1. Statement of account**

We request and authorise you not to comply with the requirement of the Consumer Credit Act 1974 to provide separate periodical statements of account (**delete this clause if you require separate statements**).

**2. Pre-contract information on arranged overdraft requests –**

**Section A (consent)**

We have read the section of this application form titled **'Joint account overdraft requests'** and we authorise you, when dealing with overdraft requests on our joint account(s) with you, to provide pre-contract information for the purposes of the Consumer Credit Act 1974 to only one of us and not to all of us.

We understand that by giving this consent you will be permitted to agree overdrafts after providing pre-contract information about the overdraft to only one of us.

- Please delete section B (declining the opportunity for only one of you to be provided with pre-contract information) set out below (cross out the boxed text with two diagonal pen strokes) **if both/all of you are giving the Section A consent above when each of you sign below.**

**Section B**

You are to provide each of us with pre-contract information for the purposes of the Consumer Credit Act 1974 when dealing with overdraft requests on our joint account(s) with you.

- Please delete section A (consent) set out above (cross out the boxed text with two diagonal pen strokes) if each of you are to be given pre-contract information when we deal with overdraft requests on your joint account(s).

**Customer signature(s)**

Main applicant

Joint applicant

Date (DD/MM/YYYY) \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

**Please ensure that your signature is inside the box, as it will be sorted electronically and may be used for verification purposes.**

**Branch or Private Banking Manager use only**

Application reference number

Account number allocated

Sort code

Main customer CIN

Is the 'V' marker present?

Yes

No

If 'No', undertake KYC process

For joint applications, if both are required to sign, joint account mandate attached

Joint customer CIN

Is the 'V' marker present?

Yes

No

If 'No', undertake KYC process

B of E Industrial code

B of E Institutional code

Overseas resident

NOR

Lead code

Seller code

Portfolio code



**Braille, large print or audio format?**

If you'd like this information in another format,  
call us on **03457 888 444** (Minicom 0800 404 6161)